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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 2024-3 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**



**BNP PARIBAS**

**BNP PARIBAS (CHINA) LIMITED**

**Joint Lead Underwriter / Financial Advisor**



**中國銀行**  
BANK OF CHINA

**BANK OF CHINA LIMITED**

**Joint Lead Underwriter**

**MIZUHO**

三菱銀行(中國)有限公司

**MIZUHO BANK (CHINA), LTD.**

**Joint Lead Underwriter**

October 2024

## **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 May 2032 on 18 October 2024 (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 9 October 2024.

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

The Notes have not been, and will not be, registered under the United States Securities Act of 1933, as amended (the "**Securities Act**") or with any securities regulatory authority of any state or other jurisdiction of the United States. Subject to certain exceptions, the Notes may not be offered, sold within the United States or to, or for the account or benefit of, U.S. persons (as defined in Regulation S under the Securities Act ("**Regulation S**")), except in certain transaction exempt from the registration requirements of the Securities Act. Accordingly, the Notes may be offered and sold outside the United States to non-U.S. persons in offshore transactions in reliance on Regulation S.

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 November 2024, 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/Service</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 Legal Representative: Tolga Oktay Contact persons: Yang Li, Xiaolei Huang Telephone: +86-10-8417 8313 / +86-10-8417 8090 Post code: 100102 Website: <a href="http://www.mercedes-benz.com.cn">http://www.mercedes-benz.com.cn</a>
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**GENERAL INFORMATION OF THE NOTES**

	Class A Notes	Subordinated Notes	Total
Note Principal Amount	RMB6,000,000,000.00	RMB315,789,473.68	RMB6,315,789,473.68
Nominal Value of each Note	RMB100	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	87.59%	4.61%	92.20%
Legal Maturity Date	26 May 2032	26 May 2032	
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 approved by the People's Bank of China according to the *Decision of the People's Bank of China to Grant Administrative Permission* (ref. Yin Xu Zhun Yu Jue Zi [2023] No. 78) and the *Decision of the People's Bank of China to Grant Administrative Permission* (ref. Yin Xu Zhun Yu Jue Zi [2024] No. 125), 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 various laws and regulations in connection with diesel exhaust emissions.

The corresponding activities of various authorities worldwide are partly ongoing, as described below. 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. These agreements have become final and effective. The authorities took the position that Mercedes-Benz had failed to disclose Auxiliary Emission Control Devices (AECs) in certain of its US diesel vehicles and that several of these AECs were illegal defeat devices.

As part of these settlements, Mercedes-Benz has denied the allegations by the authorities and has not admitted liability, but has agreed to, among other things, pay civil penalties, conduct an emission modification programme for the 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 April 2016, the U.S. Department of Justice (“DOJ”) requested that Mercedes-Benz conduct an internal investigation. Mercedes-Benz conducted such an internal investigation in cooperation with DOJ’s investigation. In March 2024, the DOJ informed Mercedes-Benz that based on the information available to it, it has closed its investigation; thus, the DOJ will not bring any criminal charges against the Mercedes-Benz.

In Canada, the 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, thereby concluding the related administrative offense proceedings against Mercedes-Benz. 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. The criminal investigation proceedings of the Stuttgart public prosecutor’s office against further Mercedes-Benz employees on the suspicion of, amongst others, fraud have meanwhile been discontinued.

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 autumn 2022 and in December 2023, the KBA issued further decisions regarding vehicles equipped with various EU6 or EU5 diesel engines. In each of those cases, it held that certain calibrations of specified functionalities are to be qualified as impermissible defeat devices. Mercedes-Benz has a contrary legal opinion on this question and has filed timely objections against the KBA’s administrative orders and determinations mentioned above. Insofar as the KBA has not remedied the objections, Mercedes-Benz 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. To a large extent, the remedial actions requested by the KBA were developed by Mercedes-Benz and assessed and approved by the KBA; the necessary recalls were initiated. For some of the vehicles affected by the KBA’s decision from December 2023, developments, examinations and approvals of the remedial measures are still pending. 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 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 routinely conducts further reviews of Mercedes-Benz vehicles and asks questions about technical elements of the vehicles. In addition, Mercedes-Benz continues to be in a dialogue with the German Federal 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 addition to the aforementioned authorities, authorities of various foreign states, particularly the South Korean Ministry of Environment and the South Korean competition authority (Korea Fair Trade Commission) are conducting various investigations and/or procedures in connection with diesel

exhaust emissions. In this context, these South Korean authorities have made determinations and imposed sanctions against Mercedes-Benz, which Mercedes-Benz appealed. In the same context, national antitrust authorities of various countries are also conducting investigations, including the South Korean antitrust authority, which has made certain findings and imposed fines on some car manufacturers. In February 2024, the criminal proceeding in South Korea was concluded.

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. Regarding the proceedings and processes still in progress, Mercedes-Benz cannot at this time make any statement to their outcome.

In light of the legal positions taken by U.S. regulatory authorities and the KBA as well as the South-Korean Ministry of Environment, amongst 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 vans 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. 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 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, the ability of Mercedes-Benz to defend itself in proceedings could be impaired by concluded proceedings and their underlying allegations as well as by unfavourable 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 NFRA 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 NFRA and the PBOC.

The NFRA 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*, 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. 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 NFRA 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 appointer 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.

Seven 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 I* (Fashi [2011] No.22), (4) the *Regulations of the Supreme People's Court on Several Issues Concerning the Application of the Enterprise Bankruptcy Law II*, and (5) the *Regulations of the Supreme People's Court on Several Issues Concerning the Application of the Enterprise Bankruptcy Law III*. 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, material adverse change 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 Change of Information Comparing to the Registration Application Report**

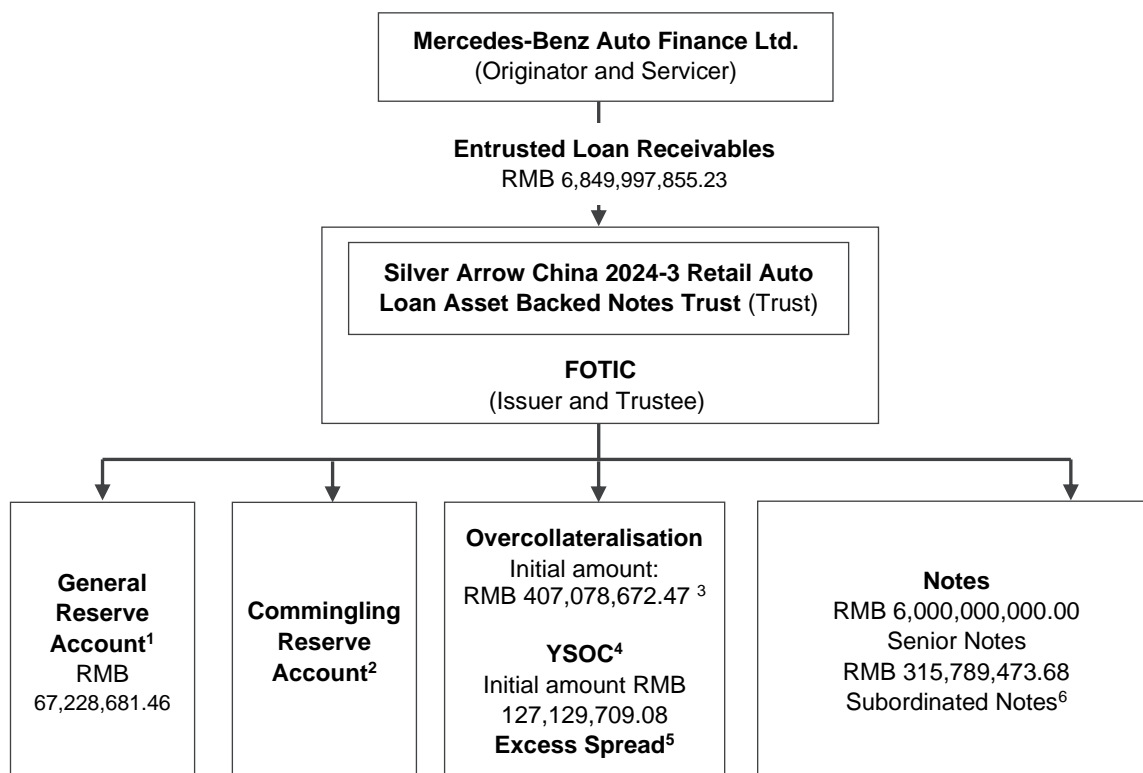
On 27 June 2023 and 3 September 2024 respectively, the Originator disclosed the Registration Application Reports of Mercedes-Benz Auto Finance Ltd. in respect of the "Silver Arrow China" Individual Auto Mortgage Loan Securitization Projects on the websites of ChinaBond, ChinaMoney and Beijing Financial Assets Exchange. Comparing to the information disclosed under such Registration Application Reports, 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 NFRA 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 Mercedes-Benz Group China Ltd. as a new shareholder. As of the Signing Date, the capital contributions made by Mercedes-Benz Group AG and Mercedes-Benz Group China Ltd., 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; Mercedes-Benz Group China Ltd. 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	<ul style="list-style-type: none"><li>MBAFC established, with headquarter in Beijing</li></ul>
2008	<ul style="list-style-type: none"><li>Corporate name changed from "Daimler-Chrysler Auto Finance (China) Limited" to "Mercedes-Benz Auto Finance Ltd."</li></ul>
2009	<ul style="list-style-type: none"><li>Capital increase: increase amount RMB 0.2 billion; capital amount after increase RMB 0.7 billion</li></ul>
2010	<ul style="list-style-type: none"><li>Capital increase: increase amount RMB 0.728 billion; total capital amount after increase RMB 1.428 billion</li></ul>
2011	<ul style="list-style-type: none"><li>Capital increase: increase amount RMB 0.45 billion; total capital amount after increase RMB 1.878 billion</li></ul>
2012	<ul style="list-style-type: none"><li>Capital increase: increase amount RMB 0.984 billion; total capital amount after increase RMB 2.862 billion</li></ul>
2015	<ul style="list-style-type: none"><li>Capital increase: increase amount RMB 2.621 billion; total capital amount after increase RMB 5.483 billion</li></ul>
2018	<ul style="list-style-type: none"><li>Capital increase: increase amount RMB 1.5 billion; total capital amount after increase RMB 6.983 billion</li></ul>

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 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 the first quarter of 2024, MBAFC's outstanding loan principal amount is RMB 83.86 billion. Certain financial information for MBAFC from 2020 to the end of first quarter of 2024 is set forth below. The financial information for 2020, 2021, 2022 and 2023 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 2024 was provided by MBAFC.

(Unit: RMB thousand)

	<b>2020</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024Q1*</b>
Total Asset	87,671,979	84,135,565	97,037,331	98,520,254	93,299,940
Shareholder's Equity	16,206,288	13,971,613	13,722,357	12,692,779	13,357,572
Net Income	1,804,916	2,765,324	2,650,745	2,345,457	664,794

\* Unaudited

MBAFC's main regulatory indicators as of 31 March 2024 are as follows:

	<b>As of 31 Mar 2024</b>
	<b>2024Q1</b>
Capital adequacy ratio	16.12%
Core capital adequacy ratio <sup>(1)</sup>	15.00%
Non-performing loan ratio <sup>(2)</sup>	0.14%

<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 NFRA, 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 *Measures for the Risk-based Classification of Financial Assets by Commercial Banks* issued by the NFRA and the PBOC, 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 60 months; (iii) balloon products: minimum down-payment of 20% of the vehicle transaction price (15% of vehicle transaction price for electronic vehicles), 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. The 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 four sub-categories: regular campaign products, star approval 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 6 years and mileage cannot exceed 150,000 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 and Mercedes-Benz commercial vehicles through its authorised dealership network in China. MBAFC originates retail loans with terms between 12 and 60 months. As required by NFRA 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 ("FC"). FCs are employees of the dealerships and are responsible for performing the initial check and registration process. The customer could submit the credit application either via the Financial Consultant, or via the express application channel. 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 FC 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 (except mortgage waiver contracts). 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 credit decisions based on the scorecards with strong discrimination powers. 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, for documents can be verified via official channel, MBAFC verifies the authenticity of particular documents. 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, including utilize licensed third party data, internet searches by using specific trusted websites to validate customer information, also phone verification with borrowers, guarantors and the FCs. And may require supplementary documents or add guarantors, or a home visit by the FC or home visit agency.

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

The standard collateral for MBAFC is the financed asset, the mortgage right is established from the date of signing the Loan and mortgage contract, and MBAFC is the first priority mortgagee.

After the customer signs the Loan and mortgage contract, FC or authorized mortgage vendor carries out mortgage registration in coordination with customer (except mortgage waiver contracts). After the mortgage registration is done, FC or authorized mortgage vendor returns the legal documents back to the contract management vendor who support the contract management for MBAFC Retail Operations.

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 2024-3 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 Obligors 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 described in the "MBAFC 5-level Risk Classification Management Guideline". Based on the five-class definition and criteria in 'Measures for the Risk-based Classification of Financial Assets by Commercial Banks' issued by NFRA and PBOC in 2023, Portfolio Risk Management team shall carry out final risk classification implementation and execution process for existing portfolio at each month end. Furthermore, for each risk class category, PRM team will use pre-defined fixed provisioning ratio to conduct the final provisioning calculation process.

For Retail portfolio, the criteria for each loan is defined as follows:.

**Normal:** the debtor is able to fulfil the contract obligations, and there is no objective evidence showing that the debtor is unable to repay the principal, interest or earnings in full and on time.

**Special-mentioned:** although there are some factors which are likely to have adverse impact on the performance of the contract, the debtor is currently able to repay the principal, interest or earnings.

**Substandard:** the debtor is unable to repay the principal, interest or earnings in full, or the financial asset has suffered from credit impairment.

**Doubtful:** the debtor is unable to repay the principal, interest or earnings in full, and the financial asset has suffered from significant credit impairment.

**Loss:** after all possible measures are taken, only a very small part of financial assets is recovered, or all of the financial assets are lost.

Portfolio assets of the last three categories shall be treated as Non-performing Loans. Non-performing loans need to meet the following conditions to be upgraded to performing loans: all overdue principal, interest, and other receivables have been repaid, continuous normal repayments

have been made at least for two consecutive terms or in the next six months (whichever is longer), and normal repayments are expected in the future in accordance with the contract term.

### *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 steadily growing in recent years. By the end of first quarter of 2024, the business network of MBAFC covered 252 main cities in China and the number of dealers was 687. The number of outstanding contracts are around 650,000 units by the end of first quarter of 2024, hereof over 5.8% are newly acquired in first quarter of 2024.

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, 2024			For the Year Ended December 31,		
	2024Q1	2023	2022	2021	2020	2019
<b>Number of receivables acquired</b>	37,918	272,681	315,424	263,925	293,967	195,189
<b>Amount Financed</b>	10,426,391,489.70	61,720,760,405.44	65,783,591,833.67	52,731,699,084.38	62,319,958,638.73	43,850,330,118.79
<b>New</b>	10,422,649,321.70	61,693,432,069.59	65,644,312,821.27	52,341,042,356.37	61,961,318,213.26	43,764,915,446.69
<b>Pre-owned</b>	3,742,168.00	27,328,335.85	139,279,012.40	390,656,728.01	358,640,425.47	85,414,672.10
<b>Balloon</b>	112,551,684.00	6,231,481.00	74,217,782.21	1,395,232,877.18	6,680,754,409.20	45,147,534.00
<b>Non-balloon</b>	10,313,839,805.70	61,714,528,924.44	65,709,374,051.46	51,336,466,207.20	55,639,204,229.53	43,805,182,584.79

(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, 2024					
	2024Q1	2023	2022	2021	2020	2019
Number of receivables serviced by MBAFC	653,426	693,498	704,576	626,230	595,422	573,671
31-60 days	467	486	387	169	184	219
61-90 days	212	202	180	116	96	132
91 days or more	311	295	260	144	153	217
Total number of overdue receivables	990	983	827	429	433	568
Delinquencies as a percentage of receivables outstanding	0.15%	0.14%	0.12%	0.07%	0.07%	0.10%

<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, 2024			For the Year Ended 31 December		
	2024Q1	2023	2022	2021	2020	2019
Principal Amount Outstanding	83,857,448,864.97	87,690,367,600.41	84,139,582,154.24	76,738,482,889.39	77,629,289,423.61	65,896,856,358.22
Average Principal Amount Outstanding <sup>(3)</sup>	85,743,956,351.69	85,873,701,611.45	83,363,880,180.31	80,949,632,063.61	70,480,479,485.84	71,469,336,136.16
Principal Charge-Offs	35,967,420.52	135,145,461.50	65,022,669.83	42,295,413.52	84,534,633.56	87,835,534.80
Recoveries	13,749,894.85	65,800,582.67	44,385,410.19	97,154,110.84	69,524,226.27	49,311,289.98
Net Losses	22,217,525.67	69,344,878.83	20,637,259.64	-54,858,697.32	15,010,407.29	38,524,244.82
Net Losses as a percentage of the Average Principal Amount Outstanding	0.03%	0.08%	0.02%	-0.07%	0.02%	0.05%

<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>

	2019	2020	2021	2022	2023
Mth 01	0.00%	0.00%	0.00%	0.02%	0.03%
Mth 02	0.01%	0.01%	0.00%	0.02%	0.04%
Mth 03	0.01%	0.01%	0.01%	0.03%	0.05%
Mth 04	0.01%	0.01%	0.01%	0.04%	
Mth 05	0.02%	0.01%	0.01%	0.05%	
Mth 06	0.02%	0.02%	0.01%	0.06%	
Mth 07	0.03%	0.02%	0.02%	0.07%	
Mth 08	0.03%	0.02%	0.02%	0.08%	
Mth 09	0.04%	0.02%	0.03%	0.09%	
Mth 10	0.04%	0.02%	0.03%	0.09%	
Mth 11	0.05%	0.03%	0.04%	0.10%	
Mth 12	0.05%	0.03%	0.04%	0.11%	
Mth 13	0.05%	0.03%	0.04%	0.12%	
Mth 14	0.05%	0.03%	0.05%	0.12%	
Mth 15	0.05%	0.03%	0.05%	0.13%	
Mth 16	0.05%	0.04%	0.06%		
Mth 17	0.06%	0.04%	0.06%		
Mth 18	0.06%	0.05%	0.07%		
Mth 19	0.06%	0.05%	0.07%		
Mth 20	0.06%	0.05%	0.08%		
Mth 21	0.06%	0.05%	0.08%		
Mth 22	0.06%	0.05%	0.08%		
Mth 23	0.06%	0.05%	0.08%		
Mth 24	0.06%	0.06%	0.08%		
Mth 25	0.06%	0.06%	0.09%		
Mth 26	0.06%	0.06%	0.09%		
Mth 27	0.06%	0.06%	0.09%		
Mth 28	0.06%	0.06%			
Mth 29	0.06%	0.07%			
Mth 30	0.06%	0.06%			
Mth 31	0.06%	0.06%			
Mth 32	0.06%	0.07%			
Mth 33	0.06%	0.06%			
Mth 34	0.06%	0.07%			
Mth 35	0.06%	0.06%			
Mth 36	0.06%	0.06%			
Mth 37	0.06%	0.06%			
Mth 38	0.05%	0.06%			
Mth 39	0.05%	0.06%			
Mth 40	0.05%				
Mth 41	0.05%				
Mth 42	0.05%				
Mth 43	0.05%				
Mth 44	0.05%				
Mth 45	0.05%				
Mth 46	0.04%				
Mth 47	0.04%				

	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>
Mth 48	0.04%				
Mth 49	0.04%				
Mth 50	0.04%				
Mth 51	0.04%				

<sup>(1)</sup> 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>

	2019	2020	2021	2022	2023
Mth 01	1.23%	1.23%	1.89%	1.80%	3.94%
Mth 02	1.31%	1.39%	2.11%	2.23%	4.46%
Mth 03	1.54%	1.73%	2.42%	2.65%	5.13%
Mth 04	1.82%	2.03%	2.64%	2.96%	
Mth 05	2.08%	2.29%	2.88%	3.32%	
Mth 06	2.36%	2.59%	3.17%	3.65%	
Mth 07	2.65%	2.93%	3.44%	4.01%	
Mth 08	2.92%	3.27%	3.73%	4.40%	
Mth 09	3.20%	3.63%	4.01%	4.75%	
Mth 10	3.45%	3.98%	4.26%	5.11%	
Mth 11	3.73%	4.34%	4.52%	5.44%	
Mth 12	4.04%	4.64%	4.74%	5.75%	
Mth 13	4.28%	4.82%	4.91%	6.06%	
Mth 14	4.43%	5.00%	5.20%	6.29%	
Mth 15	4.73%	5.27%	5.48%	6.61%	
Mth 16	5.00%	5.46%	5.68%		
Mth 17	5.19%	5.65%	5.88%		
Mth 18	5.40%	5.86%	6.08%		
Mth 19	5.61%	6.05%	6.27%		
Mth 20	5.79%	6.22%	6.47%		
Mth 21	5.97%	6.36%	6.63%		
Mth 22	6.12%	6.49%	6.80%		
Mth 23	6.28%	6.63%	6.94%		
Mth 24	6.42%	6.74%	7.06%		
Mth 25	6.51%	6.81%	7.17%		
Mth 26	6.56%	6.92%	7.22%		
Mth 27	6.65%	7.02%	7.31%		
Mth 28	6.70%	7.09%			
Mth 29	6.74%	7.15%			
Mth 30	6.78%	7.21%			
Mth 31	6.81%	7.25%			
Mth 32	6.83%	7.29%			
Mth 33	6.84%	7.32%			
Mth 34	6.85%	7.34%			
Mth 35	6.85%	7.36%			
Mth 36	6.85%	7.37%			
Mth 37	6.85%	7.39%			
Mth 38	6.85%	7.40%			
Mth 39	6.85%	7.41%			
Mth 40	6.85%				
Mth 41	6.85%				
Mth 42	6.85%				
Mth 43	6.85%				
Mth 44	6.85%				
Mth 45	6.85%				
Mth 46	6.85%				
Mth 47	6.85%				
Mth 48	6.85%				

	2019	2020	2021	2022	2023
Mth 49	6.85%				
Mth 50	6.85%				
Mth 51	6.85%				

(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 Holdings which engages in trust businesses. FOTIC is the president unit 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 NFRA.

Over the past 36 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 “5+1” business directions, namely investment trust, service trust, industrial finance, micro finance, wealth management, and inherent business. 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, non-financial corporate debt financing instruments underwriting, 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 2023, the company had an asset management scale of RMB 1,572.444 billion and net assets of RMB 19.112 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 36 years.

### *Financial Information*

Main Financial Data of FOTIC from 2021 to 2023 is as below:

Unit: RMB 10,000

Subjects	End of 2023 / 2023	End of 2022 / 2022	End of 2021 / 2021
Total Assets	2,073,885.10	2,040,371.03	2,081,975.08
Trust Assets	157,244,356.07	107,741,905.55	110,513,845.91
Net Assets	1,911,219.80	1,888,046.59	1,978,949.83
Business Income	256,487.98	239,244.36	334,764.53
Including : Main Business Income	256,487.98	239,244.36	334,764.53
Net Profit	102,093.57	84,142.63	164,492.43
Main Business Earning(Net Profit/ Main Business Income)	39.80%	35.17%	49.14%

**Notice: The statistics are from the Year 2021, 2022 and 2023 audited reports of FOTIC.**

### *Securitisation Experience*

FOTIC has been approved of the qualification of the specific purpose trustee by NFRA in 2006 (Yinjianfu (2006) No.422). Up to the end of June 2024, FOTIC, as the trustee, has issued 114 credit asset-backed securities transactions with a total issuance amount of 443.701 billion yuan. Among them, there are 74 auto ABS with a total issuance amount of 372.994 billion yuan, 2 RMBS with a total issuance amount of 17.966 billion yuan, 8 consumer loan ABS with a total issuance amount of 10.921 billion yuan, 16 NPL ABS with a total issuance amount of 5.228 billion yuan, 10 CLO with a total issuance amount of 29.641 billion yuan, and 4 lease ABS with a total issuance amount of 6.951 billion yuan.

### **(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 December 2023, assets under its custody had exceeded RMB 20 trillion. The size of the custody services ranks the first in China for 26 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 (December 2023)*

*Total assets (per hundred million RMB): 446,970.79*

*Net assets (per hundred million RMB): 37,765.88*

*Core tier 1 capital adequacy ratio: 13.72%*

*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, Silver Arrow China 2022-2 Retail Auto Loan Asset Backed Notes Trust Project, Silver Arrow China 2023-1 Retail Auto Loan Asset Backed Notes Trust Project, Silver Arrow China 2023-2 Retail Auto Loan Asset Backed Notes Trust Project, Silver Arrow China 2024-1 Retail Auto Loan Asset Backed Notes Trust Project, Silver Arrow China 2024-2 Retail Auto Loan Green 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 (No. 600999) and Hong Kong Stock Exchange in October 2016 (No. 06099).

With the stable and sustainable profitability, scientific and reasonable risk management structure and comprehensive service capability, CMS has a multi-layered service channel. CMS owns 13 branches and 265 securities departments in mainland China and subsidiaries in Hong Kong, UK and South Korea. 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 2023, CMS owns RMB 695.85 billion total assets, RMB 573.82 billion total indebtedness, RMB 122.04 billion owners' equity. During 2023, CMS has generated RMB 19.82 billion operating income and RMB 8.77 billion net profits.

#### *Securitisation Experience*

CMS experienced in credit assets securitization. By the end of June 2024, CMS has succeeded in taking part in 662 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, 64 products in 2022, 82 products in 2023, 44 products from January to June 2024, with the aggregated issuance amount of RMB 2,581.24 billion.

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

#### **BNP Paribas (China) Limited**

##### *General*

BNP Paribas (China) Limited's ("BNPP China") presence in China dates back to 1860 when it opened its first office in Shanghai. Today, with nearly 500 staff based in China, BNPP China provides banking, financing and advisory services and is deeply engaged in corporate advisory and overseas equity fund raising through various channels in China. The bank's clients includes local and overseas corporations and financial institutions, institutional investors and high net worth clients. The registered capital of BNPP China is RMB 4.87 billion, and it was RMB 8.71 billion as of the end of 2023. As of December 31, 2023, BNPP China's total assets reached RMB58.00 billion and net assets reached RMB11.10 billion.

BNPP China has achieved strategic cooperation with a number of leading local institutions in China to explore the onshore market. These include cooperation with Bank of Nanjing to develop financial services business in retail banking, SMEs and corporate banking; cooperation with Haitong Securities to operate the joint venture company HaiFuTong Investment Management; cooperation between BNP Paribas Cardif with Bank of Beijing to establish a life insurance joint venture; cooperation with Suning and Bank of Nanjing to establish Suning Consumer Finance; cooperation with Geely Group to establish Genius Auto Finance; cooperation with Shanghai Bus Rental Service to establish Arval Jitong.

##### *Securitisation Experience*

BNP Paribas (China) Limited is active in China Interbank Bond market. BNPP China has been continuously exploring onshore bond market as joint lead manager and syndicate member, and striving to expand target issuers and increase the diversity of its bond products. Since 2016, BNPP China has participated in more than 131 asset-backed securities transactions with a total issuance amount of more than RMB679 billion, and the issuers include Mercedes-Benz Auto Finance, BMW Automotive Finance (China), Volkswagen Finance (China), Toyota Motor Finance (China), Genius

Auto Finance, Beijing Hyundai Auto Finance, SAIC-GMAC Automotive Finance, Dongfeng Peugeot Citroen Auto Finance, Dongfeng Nissan Auto Finance, Ford Automotive Finance (China), Tianjin Great Wall Binyin Automotive Finance, BYD Auto Finance, Mercedes-Benz Leasing, Herald International Financial Leasing, Home Credit Consumer Finance, BON BNPP Consumer Finance and China Construction Bank. We have taken the leading role in DCM business among onshore foreign banks, showing BNPP's commitment to China market.

## **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. The Bank is the official banking partner of the Beijing 2008 Summer Olympics and the Beijing 2022 Winter Olympics, thus making it the only bank in China to serve two Olympic Games. In 2011, Bank of China became the first financial institution from an emerging economy to be designated as a Global Systemically Important Bank, a designation it has now maintained for 12 consecutive years.

By the end of 2023, its total assets amounted to RMB 32,432.166 billion, with its owner's equity at RMB 2,629.510 billion. In 2023, it achieved operating revenue at RMB 622.889 billion, with net profits at RMB 246.371 billion. By the end of 2023, its non-performing loan ratio was 1.27%, with the non-performing loans provisioning coverage ratio at 191.66%, the capital adequacy ratio at 17.74%, and the tier one capital adequacy ratio at 11.63%.

### *Securitisation Experience*

As one of the first commercial banks to commence securitization business, Bank of China possessed rich project experience in securitization. In 2023, it underwrote a total number of 61 interbank securitization products, including 18 credit ABS projects and 43 ABN projects, with a total underwriting amount at RMB 63.948 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.

## **Mizuho Bank (China), Ltd.**

### *General*

Mizuho Bank (China), Ltd. (hereinafter referred to as "Mizuho") was officially established on 24 May 2007, and is a wholly owned subsidiary of Mizuho Bank Ltd. At the time of its incorporation, the registered capital of Mizuho was RMB 4 billion, and after the capital increase on 25 September 2010 and 10 October 2012, it currently has a registered capital of RMB 9.5 billion. As of December 2023, Mizuho has set up 15 business outlets in Shanghai (where the head office is located), Dalian, Beijing, Shenzhen, Wuxi, Tianjin, Qingdao, Guangzhou, Wuhan, Suzhou and Hefei, among which Dalian Branch has set up the Dalian Economic and Technological Development Zone Sub-branch, and Suzhou Branch has set up the Kunshan Sub-branch and the Changshu Sub-branch.

## *Securitisation Experience*

In 2023, Mizuho participated in underwriting 21 personal auto mortgage asset-backed securities in the inter-bank market, and served as lead underwriter in 13 securities therein. The aforementioned products include "Rongteng" series of personal auto mortgage asset-backed securities originated by SAIC-GMAC Auto Finance Co., Ltd., the "Rui Cheng" series of personal auto mortgage asset-backed securities originated by Beijing Honda Auto Finance Co., Ltd., the "Feng Yao" series of personal auto mortgage loan asset-backed securities originated by Toyota Motor Finance (China) Co., Ltd., the "Generation" series of personal auto mortgage loan asset-backed securities originated by Genius AFC, the "Weiyang" series of personal auto mortgage asset-backed securities originated by Dongfeng Nissan Auto Finance Co., Ltd., the "Hui Ju Da" and "Hui Ju Rong" series of personal auto mortgage asset-backed securities originated by Gac-sofinco Auto Finance Co., Ltd., the "Silver Arrow" series of personal auto mortgage asset-backed securities originated by Mercedes-Benz Auto Finance Ltd., the "Fuyuan" series of personal auto mortgage loan asset-backed securities originated by Ford Automotive Finance (China) Ltd., the "Chang Ying" series of personal auto mortgage asset-backed securities originated by Tianjin Great Wall Binyin Auto Finance Co., Ltd. and the "Bavarian Sky" series of personal auto mortgage asset-backed securities originated by BMW Automotive Finance (China) Co., Ltd., with a total underwriting amount of nearly RMB 13 billion.

### **(6) Accounting Advisor**

#### **PricewaterhouseCoopers Zhong Tian LLP**

PricewaterhouseCoopers Zhong Tian LLP ("PwC") is the entity of PricewaterhouseCoopers Global Network in mainland China. Each entity in the PwC global network acts as an individual and independent legal entity. PwC has committed to support the development of asset securitization continuously ever since the launch of China's asset securitization pilot in 2005. As an accounting and tax consultant, PwC has involved in several institutions' asset securitization transactions, including the insurance company, state-owned commercial banks, joint-stock banks, city commercial banks, large auto finance companies, leasing companies, construction companies, real estate companies, and other financial institutions and non-financial institutions regarding the preparation of asset securitization projects and the reporting for approval of regulatory institutions. The underlying assets involve both normal and non-performing credit assets, including credit cards, individual consumption loans, personal auto loans, petty loans, personal housing mortgage loans, etc., as well as accounts receivables in a wide variety of fields.

### **(7) Rating Agencies**

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

China Bond Rating Co., Ltd. (hereinafter referred to as "CBR") was founded in 2010 by National Association of Financial Market Institutional Investors (NAFMII) on behalf of all the membership. CBR insists on exploring and practicing investor-paid mode, and is committed to becoming an integrated services provider of credit information that is authoritative in China and influential in the world.

As the important measure of Chinese government's commitment of promoting reforms on credit rating agencies at 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 established a well-structured and large-scale analyst team; formed a new rating principle and an industry-leading technical system; built a research system covering macro bond market, credit technology, industry and enterprise risk, structured financing, green finance and other

fields. On this basis, the role of CBR in monitoring, analyzing, and warning credit risks in the bond market is gradually becoming apparent.

In the future, CBR will continue to deepen the exploration of investor-paid mode, boost the high-quality development of China's bond market, and strive to make more contributions to safeguarding the stable development of the financial 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.

### **(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 more than 400,000 people in more than 150 countries and regions and 760 offices around the globe. Our global revenues amounted to USD \$49.4 billion in the financial year 2023. The EY Greater China Region supports its clients through 34 office locations: Beijing, Shanghai, Hong Kong, Shenzhen and Qianhai, 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, Ulaanbaatar, Jinan, Hefei, Taiyuan and Ningbo. 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, Silver Arrow China 2022-2 Retail Auto Loan Asset Backed Notes in September 2022, Silver Arrow China 2023-1 Retail Auto Loan Asset Backed Notes in March 2023, Silver Arrow China 2023-2 Retail Auto Loan Asset Backed Notes in September 2023, Silver Arrow China 2024-1 Retail Auto Loan Asset Backed Notes in March 2024, Silver Arrow China 2024-2 Retail Auto Loan Green Asset Backed Notes in July 2024. 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.

##### *Trustee*

FOTIC has been approved of the qualification of the specific purpose trustee by NFRA in 2006 (Yinjianfu (2006) No.422). Up to the end of 2023, FOTIC, as the trustee, has issued 108 credit asset-backed securities transactions with a total issuance amount of 417.044 billion yuan. Among them, there are 67 auto ABS with a total issuance amount of 346.337 billion yuan, 2 RMBS with a total issuance amount of 17.966 billion yuan, 8 consumer loan ABS with a total issuance amount of 10.921 billion yuan, 16 NPL ABS with a total issuance amount of 5.228 billion yuan, 10 corporate loan ABS with a total issuance amount of 29.641 billion yuan, and 4 lease ABS with a total issuance amount of 6.951 billion yuan.

##### *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, Silver Arrow China 2022-2 Retail Auto Loan Asset Backed Notes Trust Project, Silver Arrow China 2023-1 Retail Auto Loan Asset Backed Notes Trust Project, Silver Arrow China 2023-2 Retail Auto Loan Asset Backed Notes Trust Project, Silver Arrow China 2024-1 Retail Auto Loan Asset Backed Notes Trust Project, Silver Arrow China 2024-2 Retail Auto Loan Green 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 the current asset securitization project, China Securities Finance Co., Ltd. is the common shareholder of China Merchants Securities Co., Ltd. as the lead underwriter, Bank of China Limited as one of the joint lead underwriters, and Industrial and Commercial Bank of China Limited, whose Beijing Branch is the account bank. As of the end of 2023, China Securities Finance Co., Ltd. held 1.96% of the shares of China Merchants Securities Co., Ltd. as its seventh-largest shareholder, 0.61% of the shares of Bank of China Limited as its fourth-largest shareholder, 0.68% of the shares of Industrial and Commercial Bank of China Limited as its fifth-largest shareholder.

Central Huijin Investment Ltd. is the common shareholder of Bank of China Limited as one of the joint lead underwriters and Industrial and Commercial Bank of China Limited, whose Beijing Branch is the account bank. As of the end of 2023, as the largest shareholder of Bank of China Limited, Central Huijin Investment Ltd. held 64.1302% of the shares of Bank of China Limited and 0.61% of the shares of Bank of China Limited through Central Huijin Asset Management Ltd. Central Huijin Investment Ltd., as the largest shareholder of Industrial and Commercial Bank of China Limited, held 34.7179% of the shares of Industrial and Commercial Bank of China Limited, and 0.28% of the shares of Industrial and Commercial Bank of China Limited through its subsidiary, Central Huijin Asset Management Ltd.

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.

Principal Rights	Principal Responsibilities
<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>

<b>Servicer</b>	
<ul style="list-style-type: none"> <li>• to receive a Servicing Fee</li> <li>• to administrate the Entrusted Loan Receivables according to the Servicing Agreement</li> </ul>	<ul style="list-style-type: none"> <li>• to transfer the Collections to the Operating Account of the Issuer</li> <li>• 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               <ul style="list-style-type: none"> <li>– recovering the Entrusted Loan Receivables</li> <li>– regularly preparing Monthly Servicer Reports</li> <li>– taking due care of the documents relating to the Trust Assets</li> </ul> </li> </ul>
<b>Account Bank</b>	
<ul style="list-style-type: none"> <li>• to receive remuneration under the Account Bank Fee Letter</li> <li>• to review the payment instructions of the Trustee pursuant to the Bank Account Agreement</li> </ul>	<ul style="list-style-type: none"> <li>• 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               <ul style="list-style-type: none"> <li>– opening the Issuer Accounts</li> <li>– executing the payment instructions from the Trustee</li> <li>– investing funds in the Issuer Accounts in Permitted Investments as instructed by the Trustee</li> <li>– regularly providing information on the Issuer Accounts and Account Bank Reports</li> </ul> </li> </ul>
<b>Lead Underwriter and Joint Lead Underwriters</b>	
<ul style="list-style-type: none"> <li>• to receive the Underwriting Remuneration pursuant to the Underwriting Agreement</li> </ul>	<ul style="list-style-type: none"> <li>• to perform all obligations under the Underwriting Agreement, including but not limited to               <ul style="list-style-type: none"> <li>– set up the Syndication</li> <li>– be in charge of the book building process and to sell the Senior Notes on the National Interbank Bond Market</li> </ul> </li> </ul>

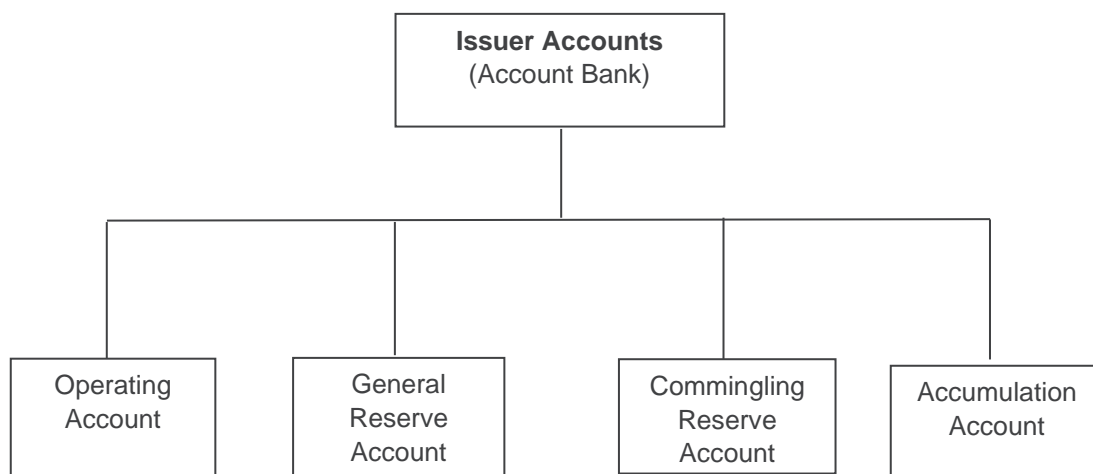
	<ul style="list-style-type: none"> <li>– remit the amount of the issuance proceeds to the Issuer</li> </ul>
<b>CCDC</b>	
<ul style="list-style-type: none"> <li>• to be appointed as the registrar and paying agent</li> <li>• to be in charge of the transfer of the amounts to the Noteholders according to the CCDC Agreement</li> </ul>	<ul style="list-style-type: none"> <li>• to provide the service in respect of the registry and transfer according to the CCDC Agreement</li> <li>• to provide the Noteholder's list on each Payment Date</li> </ul>
<b>Syndication</b>	
<ul style="list-style-type: none"> <li>• to participate in the book building process as the subscriber</li> <li>• to obtain the commission</li> </ul>	<ul style="list-style-type: none"> <li>• to syndicate and place the Senior Notes</li> </ul>

## 2.4 Allocation mechanism of cash-flow

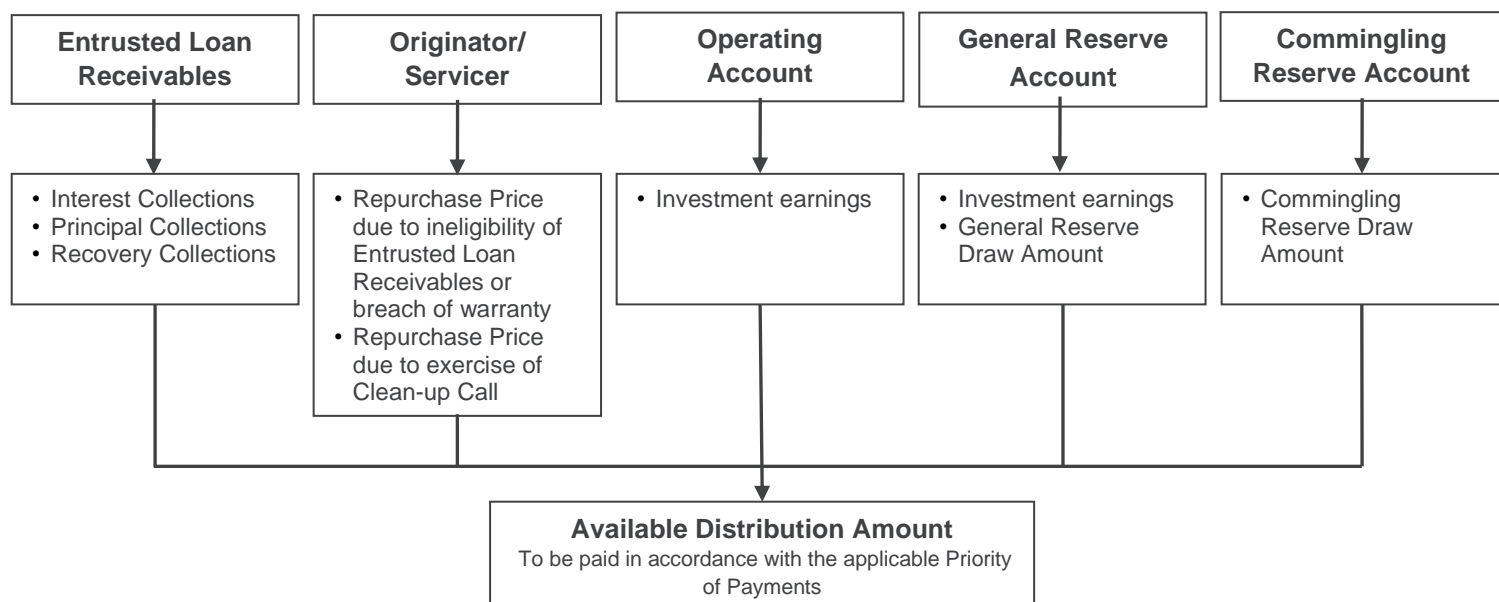
The graphics below are inserted only to provide a direct visualisation of information such as, among others, the accounts opened and the cash flow payment sequence involved in the Transaction. Please read the relevant sections of this Offering Circular for more details.

### (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.

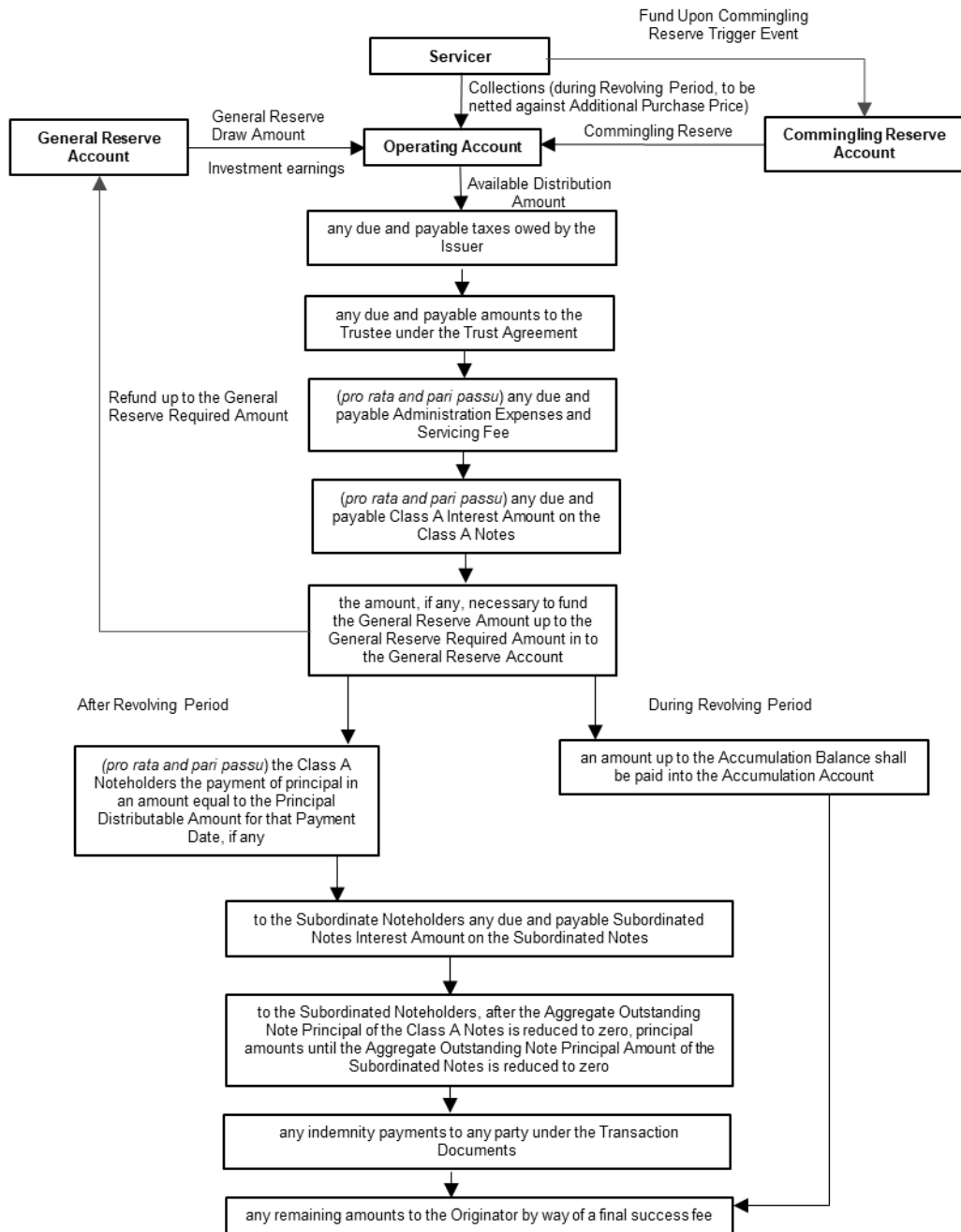
**(2) Sequence of cash payments**

**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:

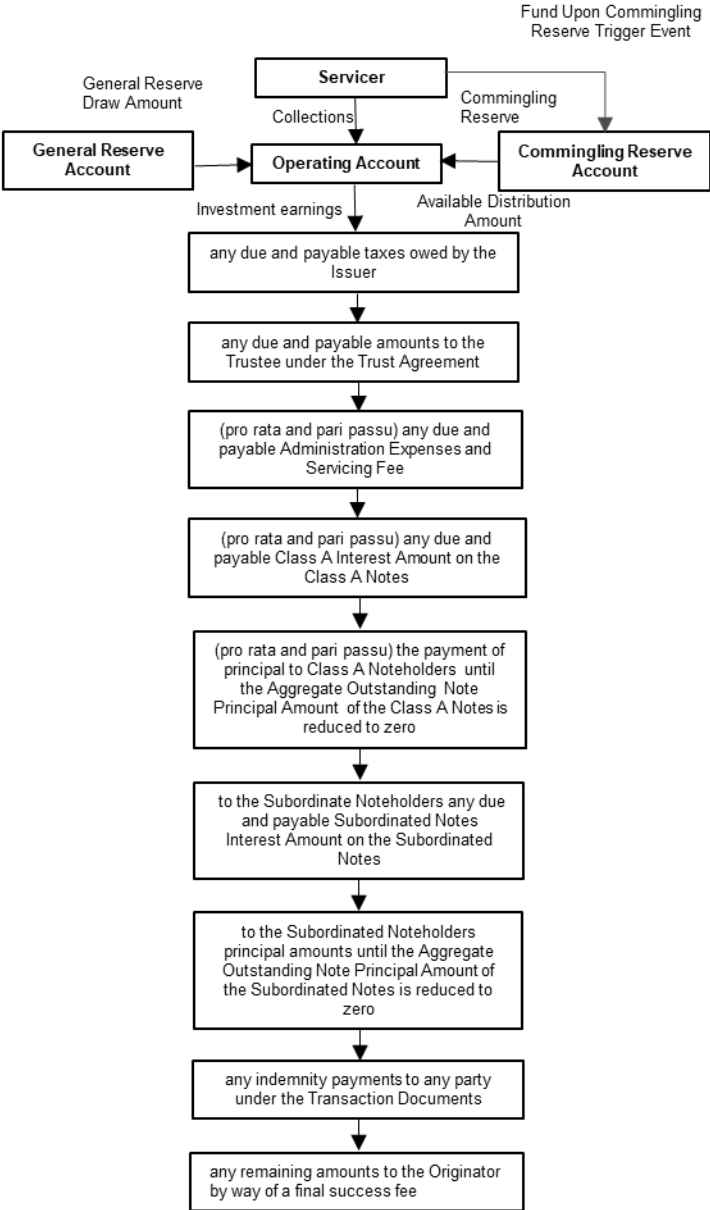


**b. Post-enforcement Priority of Payments**

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 407,078,672.47, or approximately 6.06% 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 407,078,672.47.

### (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 6,000,000,000.00, 95.00%

Subordinated Notes: RMB 315,789,473.68, 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)
May-24				6,849,997,855.23
Jun-24	6,849,997,855.23	210,902,789.63	28,151,181.83	6,639,095,065.60
Jul-24	6,639,095,065.60	211,729,023.97	27,371,715.47	6,427,366,041.63
Aug-24	6,427,366,041.63	212,559,156.43	26,588,571.64	6,214,806,885.20
Sep-24	6,214,806,885.20	213,393,062.86	25,801,867.50	6,001,413,822.34
Oct-24	6,001,413,822.34	208,987,460.23	25,011,306.58	5,792,426,362.11
Nov-24	5,792,426,362.11	205,186,627.91	24,235,116.58	5,587,239,734.20

Dec-24	5,587,239,734.20	201,841,893.36	23,473,021.87	5,385,397,840.84
Jan-25	5,385,397,840.84	199,260,213.78	22,722,647.17	5,186,137,627.06
Feb-25	5,186,137,627.06	195,080,682.08	21,979,845.60	4,991,056,944.98
Mar-25	4,991,056,944.98	192,634,447.75	21,250,794.59	4,798,422,497.23
Apr-25	4,798,422,497.23	186,926,792.09	20,527,944.38	4,611,495,705.14
May-25	4,611,495,705.14	182,401,171.64	19,822,932.21	4,429,094,533.50
Jun-25	4,429,094,533.50	178,783,472.02	19,131,313.34	4,250,311,061.48
Jul-25	4,250,311,061.48	174,488,519.56	18,451,165.53	4,075,822,541.92
Aug-25	4,075,822,541.92	171,675,391.01	17,784,215.43	3,904,147,150.91
Sep-25	3,904,147,150.91	168,786,958.39	17,126,140.94	3,735,360,192.52
Oct-25	3,735,360,192.52	163,282,031.20	16,477,373.96	3,572,078,161.32
Nov-25	3,572,078,161.32	158,873,617.56	15,842,743.47	3,413,204,543.76
Dec-25	3,413,204,543.76	155,217,972.57	15,219,250.31	3,257,986,571.19
Jan-26	3,257,986,571.19	151,913,909.65	14,605,361.43	3,106,072,661.54
Feb-26	3,106,072,661.54	148,055,428.02	14,001,506.76	2,958,017,233.52
Mar-26	2,958,017,233.52	144,433,775.49	13,409,687.83	2,813,583,458.03
Apr-26	2,813,583,458.03	139,183,450.59	12,827,990.63	2,674,400,007.44
May-26	2,674,400,007.44	135,348,641.16	12,261,318.73	2,539,051,366.28
Jun-26	2,539,051,366.28	131,035,718.64	11,705,494.96	2,408,015,647.64
Jul-26	2,408,015,647.64	126,651,227.23	11,162,497.61	2,281,364,420.41
Aug-26	2,281,364,420.41	122,958,345.59	10,633,456.79	2,158,406,074.82
Sep-26	2,158,406,074.82	118,999,642.03	10,117,839.93	2,039,406,432.79
Oct-26	2,039,406,432.79	110,759,741.05	9,616,101.15	1,928,646,691.74
Nov-26	1,928,646,691.74	104,469,215.97	9,140,465.82	1,824,177,475.77
Dec-26	1,824,177,475.77	98,315,334.78	8,684,073.74	1,725,862,140.99
Jan-27	1,725,862,140.99	93,751,562.39	8,246,192.95	1,632,110,578.60
Feb-27	1,632,110,578.60	87,760,831.93	7,824,071.37	1,544,349,746.67
Mar-27	1,544,349,746.67	84,583,166.60	7,423,351.36	1,459,766,580.07
Apr-27	1,459,766,580.07	79,713,894.73	7,032,415.37	1,380,052,685.34
May-27	1,380,052,685.34	78,617,056.33	6,656,343.65	1,301,435,629.01
Jun-27	1,301,435,629.01	77,618,230.74	6,282,773.39	1,223,817,398.27
Jul-27	1,223,817,398.27	76,533,667.26	5,911,711.55	1,147,283,731.01
Aug-27	1,147,283,731.01	76,013,107.98	5,544,343.33	1,071,270,623.03
Sep-27	1,071,270,623.03	75,081,708.93	5,179,063.79	996,188,914.10
Oct-27	996,188,914.10	73,318,897.94	4,817,350.21	922,870,016.16
Nov-27	922,870,016.16	72,775,684.62	4,461,917.83	850,094,331.54
Dec-27	850,094,331.54	72,322,103.71	4,108,652.57	777,772,227.83
Jan-28	777,772,227.83	71,246,865.62	3,757,148.09	706,525,362.21
Feb-28	706,525,362.21	70,235,982.60	3,410,827.59	636,289,379.61
Mar-28	636,289,379.61	69,490,231.12	3,069,865.06	566,799,148.49
Apr-28	566,799,148.49	68,135,654.78	2,732,721.63	498,663,493.71
May-28	498,663,493.71	66,749,358.48	2,402,604.55	431,914,135.23
Jun-28	431,914,135.23	65,422,024.39	2,080,003.10	366,492,110.84
Jul-28	366,492,110.84	64,378,255.58	1,764,886.69	302,113,855.26
Aug-28	302,113,855.26	62,893,845.78	1,455,723.25	239,220,009.48
Sep-28	239,220,009.48	59,909,626.83	1,155,277.89	179,310,382.65
Oct-28	179,310,382.65	50,903,189.80	870,472.22	128,407,192.85
Nov-28	128,407,192.85	43,130,531.27	625,513.11	85,276,661.58
Dec-28	85,276,661.58	34,076,412.54	416,639.67	51,200,249.04
Jan-29	51,200,249.04	26,677,259.57	250,022.09	24,522,989.47
Feb-29	24,522,989.47	15,786,674.86	119,704.82	8,736,314.61
Mar-29	8,736,314.61	8,736,314.61	43,019.29	-
<b>Total</b>		<b>6,849,997,855.23</b>	<b>642,777,560.25</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>		40,658
<b>Number of Borrowers</b>		40,645
<b>Initial Pool Balance</b>	RMB	6,849,997,855.23
<b>Total Original Principal Balance</b>	RMB	9,416,778,945.52
<b>Outstanding Principal Balance</b>		
	<b>Average (Loan)</b>	RMB 168,478.48
	<b>Average (Borrower)</b>	RMB 168,532.36
	<b>Highest Amount of Outstanding Principal Balance of Any Single Borrower</b>	RMB 3,068,841.35
	<b>Lowest Amount of Outstanding Principal Balance of Any Single Borrower</b>	RMB 5,703.83
<b>Original Principal Balance</b>		
	<b>Average (Loan)</b>	RMB 231,609.50
	<b>Average (Borrower)</b>	RMB 231,683.58
	<b>Highest</b>	RMB 2,682,400.00
	<b>Lowest</b>	RMB 50,000.00
<b>Interest Rate</b>		
	<b>Weighted Average<sup>(1)</sup></b>	5.23%
	<b>Highest</b>	12.78%
	<b>Lowest</b>	0.00%
<b>Weighted Average<sup>(1)</sup> Original Term (months)<sup>(2)</sup></b>	Months	49.09
<b>Weighted Average<sup>(1)</sup> Remaining Term (months)<sup>(2)</sup></b>	Months	40.17
	<b>Longest</b>	Months 58.00
	<b>Shortest</b>	Months 4.00
<b>Weighted Average<sup>(1)</sup> Seasoning (months)<sup>(2)</sup></b>	Months	8.92
<b>New Vehicle Percentage</b>		100.00%
<b>Total Vehicle Value</b>	RMB	15,093,028,532.79
<b>Weighted Average<sup>(1)</sup> LTV<sup>(3)</sup> Ratio at Origination</b>		67.74%
<b>Weighted Average<sup>(1)</sup> Age of Borrower (years)<sup>(4)</sup></b>	Years	37.81
<b>30-40 Years Borrower percentage<sup>(4)</sup></b>		44.34%
<b>Weighted Average<sup>(1)</sup> Borrower Annual Income</b>	RMB	522,101.39
<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 as of the Cut-Off Date (RMB)	Percentage of Principal Balance as of the Cut-Off Date	Number of Loans	Percentage of Total Number of Loans
> (RMB) 0.00 and <= (RMB) 50,000.00	49,540.62	0.00%	7	0.02%
> (RMB) 50,000.00 and <= (RMB) 100,000.00	203,475,657.97	2.97%	3,430	8.44%
> (RMB) 100,000.00 and <= (RMB) 150,000.00	858,842,602.06	12.54%	9,698	23.85%
> (RMB) 150,000.00 and <= (RMB) 200,000.00	1,310,557,169.98	19.13%	10,566	25.99%
> (RMB) 200,000.00 and <= (RMB) 250,000.00	1,140,202,641.03	16.65%	7,196	17.70%
> (RMB) 250,000.00 and <= (RMB) 300,000.00	675,123,154.33	9.86%	3,206	7.89%
> (RMB) 300,000.00 and <= (RMB) 350,000.00	697,599,479.89	10.18%	2,846	7.00%
> (RMB) 350,000.00 and <= (RMB) 400,000.00	303,874,017.13	4.44%	1,091	2.68%
> (RMB) 400,000.00	1,660,273,592.22	24.24%	2,618	6.44%
<b>Total</b>	<b>6,849,997,855.23</b>	<b>100.00%</b>	<b>40,658</b>	<b>100.00%</b>

#### *Outstanding Principal Balance*

Current 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	159,267,994.27	2.33%	4,626	11.38%
> (RMB) 50,000.00 and <= (RMB) 100,000.00	757,205,642.43	11.05%	9,995	24.58%
> (RMB) 100,000.00 and <= (RMB) 150,000.00	1,089,692,663.72	15.91%	8,781	21.60%
> (RMB) 150,000.00 and <= (RMB) 200,000.00	1,328,354,409.39	19.39%	7,588	18.66%
> (RMB) 200,000.00 and <= (RMB) 250,000.00	742,727,274.23	10.84%	3,383	8.32%
> (RMB) 250,000.00 and <= (RMB) 300,000.00	713,049,688.38	10.41%	2,590	6.37%
> (RMB) 300,000.00 and <= (RMB) 350,000.00	389,772,201.29	5.69%	1,221	3.00%
> (RMB) 350,000.00 and <= (RMB) 400,000.00	201,660,979.61	2.94%	540	1.33%
> (RMB) 400,000.00	1,468,267,001.91	21.43%	1,934	4.76%
<b>Total</b>	<b>6,849,997,855.23</b>	<b>100.00%</b>	<b>40,658</b>	<b>100.00%</b>

#### *NFRA Five Categories*

NFRA Loan Classification	Aggregate Principal Balance as of the Cut-Off Date (RMB)	Percentage of Principal Balance as of the Cut-Off Date	Number of Loans	Percentage of Total Number of Loans
Performing	6,849,997,855.23	100.00%	40,658	100.00%
<b>Total</b>	<b>6,849,997,855.23</b>	<b>100.00%</b>	<b>40,658</b>	<b>100.00%</b>

#### *Interest Rate Type*

Types of Interests	Aggregate Principal Balance as of the Cut-Off Date (RMB)	Percentage of Principal Balance as of the Cut-Off Date	Number of Loans	Percentage of Total Number of Loans
Fixed	6,849,997,855.23	100.00%	40,658	100.00%
<b>Total</b>	<b>6,849,997,855.23</b>	<b>100.00%</b>	<b>40,658</b>	<b>100.00%</b>

### Effective Interest Rate

Annual Interest Rate	Aggregate Principal Balance as of the Cut-Off Date (RMB)	Percentage of Principal Balance as of the Cut-Off Date	Number of Loans	Percentage of Total Number of Loans
= 0.00%	105,574,009.69	1.54%	295	0.73%
> 0.00% and <= 3.00%	1,454,589,459.32	21.23%	9,015	22.17%
> 3.00% and <= 6.00%	2,743,458,119.30	40.05%	19,483	47.92%
> 6.00% and <= 9.00%	2,425,098,032.77	35.40%	11,473	28.22%
> 9.00% and <= 12.00%	109,154,314.93	1.59%	361	0.89%
> 12.00%	12,123,919.22	0.18%	31	0.08%
<b>Total</b>	<b>6,849,997,855.23</b>	<b>100.00%</b>	<b>40,658</b>	<b>100.00%</b>

### Secured Loan

Secured Loan	Aggregate Principal Balance as of the Cut-Off Date (RMB)	Percentage of Principal Balance as of the Cut-Off Date	Number of Loans	Percentage of Total Number of Loans
Secured	6,849,997,855.23	100.00%	40,658	100.00%
<b>Total</b>	<b>6,849,997,855.23</b>	<b>100.00%</b>	<b>40,658</b>	<b>100.00%</b>

### Original Term

Original Term	Aggregate Principal Balance as of the Cut-Off Date (RMB)	Percentage of Principal Balance as of the Cut-Off Date	Number of Loans	Percentage of Total Number of Loans
> 6 and <= 12	3,588,670.23	0.05%	20	0.05%
> 12 and <= 24	340,622,183.88	4.97%	3,599	8.85%
> 24 and <= 36	2,291,212,830.04	33.45%	18,371	45.18%
> 36 and <= 48	608,378,627.35	8.88%	4,698	11.55%
> 48 and <= 60	3,606,195,543.73	52.65%	13,970	34.36%
<b>Total</b>	<b>6,849,997,855.23</b>	<b>100.00%</b>	<b>40,658</b>	<b>100.00%</b>

### Seasoning

Seasoning	Aggregate Principal Balance as of the Cut-Off Date (RMB)	Percentage of Principal Balance as of the Cut-Off Date	Number of Loans	Percentage of Total Number of Loans
> 0 and <= 6	2,995,131,134.70	43.72%	11,979	29.46%
> 6 and <= 12	2,387,993,634.45	34.86%	12,542	30.85%
> 12 and <= 24	1,169,698,330.88	17.08%	11,173	27.48%
> 24 and <= 36	270,857,954.35	3.95%	4,333	10.66%
> 36 and <= 48	26,316,800.85	0.38%	631	1.55%
<b>Total</b>	<b>6,849,997,855.23</b>	<b>100.00%</b>	<b>40,658</b>	<b>100.00%</b>

### Remaining Term

Remaining Term	Aggregate Principal Balance as of the Cut-Off Date (RMB)	Percentage of Principal Balance as of the Cut-Off Date	Number of Loans	Percentage of Total Number of Loans
> 0 and <= 6	68,200,817.78	1.00%	2,130	5.24%
> 6 and <= 12	262,283,268.87	3.83%	4,573	11.25%
> 12 and <= 24	1,000,950,153.92	14.61%	9,200	22.63%
> 24 and <= 36	1,667,575,831.09	24.34%	9,329	22.95%
> 36 and <= 48	638,104,637.43	9.32%	3,272	8.05%

> 48 and <= 60	3,212,883,146.14	46.90%	12,154	29.89%
<b>Total</b>	<b>6,849,997,855.23</b>	<b>100.00%</b>	<b>40,658</b>	<b>100.00%</b>

### **Payment Method Type**

Payment Method Type	Aggregate Principal Balance as of the Cut-Off Date (RMB)	Percentage of Principal Balance as of the Cut-Off Date	Number of Loans	Percentage of Total Number of Loans
Direct Debit	6,849,997,855.23	100.00%	40,658	100.00%
<b>Total</b>	<b>6,849,997,855.23</b>	<b>100.00%</b>	<b>40,658</b>	<b>100.00%</b>

### **Repayment Type**

Repayment Type	Aggregate Principal Balance as of the Cut-Off Date (RMB)	Percentage of Principal Balance as of the Cut-Off Date	Number of Loans	Percentage of Total Number of Loans
Non-Balloon	6,849,997,855.23	100.00%	40,658	100.00%
<b>Total</b>	<b>6,849,997,855.23</b>	<b>100.00%</b>	<b>40,658</b>	<b>100.00%</b>

## **4.2 Borrower Distribution**

### **Age**

Borrower Age	Aggregate Principal Balance as of the Cut-Off Date (RMB)	Percentage of Principal Balance as of the Cut-Off Date	Number of Loans	Percentage of Total Number of Loans
>= 18 and < 20	7,902,885.70	0.12%	51	0.13%
>= 20 and < 30	1,300,088,137.30	18.98%	9,066	22.30%
>= 30 and < 40	3,037,565,567.60	44.34%	17,746	43.65%
>= 40 and < 50	1,614,575,450.47	23.57%	8,917	21.93%
>= 50 and < 60	716,759,148.74	10.46%	3,842	9.45%
>= 60 and < 70	161,071,296.82	2.35%	969	2.38%
>= 70	12,035,368.60	0.18%	67	0.16%
<b>Total</b>	<b>6,849,997,855.23</b>	<b>100.00%</b>	<b>40,658</b>	<b>100.00%</b>

### **Annual Income**

Borrower's Annual Income	Aggregate Principal Balance as of the Cut-Off Date (RMB)	Percentage of Principal Balance as of the Cut-Off Date	Number of Loans	Percentage of Total Number of Loans
>0 and <=100,000	916,772,698.32	13.38%	8,079	19.87%
>100,000 and <= 200,000	2,299,876,928.72	33.57%	16,875	41.50%
>200,000 and <= 300,000	1,257,211,508.61	18.35%	7,637	18.78%
>300,000 and <= 400,000	624,017,225.24	9.11%	3,113	7.66%
>400,000 and <= 500,000	266,830,738.47	3.90%	997	2.45%
>500,000 and <= 1,000,000	863,907,519.12	12.61%	2,525	6.21%
>1,000,000	621,381,236.75	9.07%	1,432	3.52%
<b>Total</b>	<b>6,849,997,855.23</b>	<b>100.00%</b>	<b>40,658</b>	<b>100.00%</b>

## Industry Sector

Industry Sector (English/Chinese)		Aggregate Principal Balance as of the Cut-Off Date (RMB)	Percentage of Principal Balance as of the Cut-Off Date	Number of Loans	Percentage of Total Number of Loans
Wholesale & Retail Trade	批发和零售业	1,851,927,840.71	27.04%	9,598	23.61%
Unknown	无职业信息	689,776,131.92	10.07%	5,261	12.94%
Manufacturing	制造业	646,043,961.25	9.43%	3,438	8.46%
Public Administration, Social Security & Social Organizations	公共管理、社会保障和社会组织	441,206,186.04	6.44%	4,068	10.01%
Leasing & Business Services	租赁和商务服务业	439,156,401.99	6.41%	2,206	5.43%
Construction	建筑业	435,345,414.63	6.36%	2,193	5.39%
Education	教育	306,319,920.38	4.47%	2,177	5.35%
Residential Services, Repairs & Other Services	居民服务、修理和其他服务业	305,061,704.94	4.45%	1,827	4.49%
Information Transmission, Software & Information Technology Services	信息传输、软件和信息技术服务业	274,085,101.38	4.00%	1,489	3.66%
Scientific Research & Technology Services	科学研究和技术服务业	247,948,843.92	3.62%	1,292	3.18%
Cultural & Recreational Services	文化、体育和娱乐业	207,955,978.83	3.04%	1,145	2.82%
Accommodation & Catering	住宿和餐饮业	203,486,247.34	2.97%	1,046	2.57%
Health & Social Work	卫生和社会工作	180,046,744.34	2.63%	1,277	3.14%
Finance & Insurance	金融业	152,650,958.24	2.23%	1,020	2.51%
Transport, Storage & Postal Services	交通运输、仓储和邮政业	151,029,587.57	2.20%	905	2.23%
Real Estate	房地产业	133,019,777.99	1.94%	726	1.79%
Agriculture, Forestry, Animal Husbandry & Fishing	农、林、牧、渔业	97,373,557.57	1.42%	469	1.15%
Electricity, Heat, Gas & Water Production & Supply	电力、热力、燃气及水生产和供应业	43,978,266.27	0.64%	272	0.67%
Mining	采矿业	27,904,501.70	0.41%	161	0.40%
Water Conservancy, Environment & Public Facilities Management	水利、环境和公共设施管理业	15,471,201.90	0.23%	85	0.21%
International Organizations	国际组织	209,526.32	0.00%	3	0.01%
<b>Total</b>		<b>6,849,997,855.23</b>	<b>100.00%</b>	<b>40,658</b>	<b>100.00%</b>

## Geographic Region

Geographic Region(English/Chinese)		Aggregate Principal Balance as of the Cut-Off Date (RMB)	Percentage of Principal Balance as of the Cut-Off Date	Number of Loans	Percentage of Total Number of Loans
Guangdong	广东省	664,479,712.27	9.70%	3,838	9.44%
Zhejiang	浙江省	653,821,495.93	9.54%	4,500	11.07%
Jiangsu	江苏省	552,811,121.06	8.07%	3,951	9.72%
Shandong	山东省	491,446,514.63	7.17%	2,858	7.03%
Henan	河南省	408,437,867.63	5.96%	2,183	5.37%
Fujian	福建省	380,563,942.40	5.56%	1,976	4.86%
Hebei	河北省	364,115,343.26	5.32%	2,047	5.03%
Sichuan	四川省	283,523,101.16	4.14%	1,870	4.60%
Hubei	湖北省	261,984,679.32	3.82%	1,529	3.76%
Liaoning	辽宁省	252,804,240.15	3.69%	1,197	2.94%
Anhui	安徽省	238,251,991.84	3.48%	1,724	4.24%
Beijing	北京市	228,179,485.52	3.33%	1,017	2.50%
Shaanxi	陕西省	225,780,987.58	3.30%	1,242	3.05%

Shanghai	上海市	189,388,915.06	2.76%	1,032	2.54%
Yunnan	云南省	145,731,721.37	2.13%	917	2.26%
Jiangxi	江西省	135,945,812.97	1.98%	897	2.21%
Shanxi	山西省	135,005,621.99	1.97%	705	1.73%
Chongqing	重庆市	130,059,617.83	1.90%	807	1.98%
Guangxi	广西壮族自治区	129,901,448.48	1.90%	751	1.85%
Guizhou	贵州省	126,150,292.61	1.84%	748	1.84%
Neimenggu	内蒙古自治区	122,021,034.12	1.78%	656	1.61%
Tianjin	天津市	120,926,609.30	1.77%	604	1.49%
Hunan	湖南省	114,888,220.35	1.68%	929	2.28%
Heilongjiang	黑龙江省	108,196,527.38	1.58%	556	1.37%
Jilin	吉林省	105,248,141.64	1.54%	546	1.34%
Xinjiang	新疆自治区	82,936,134.13	1.21%	449	1.10%
Gansu	甘肃省	61,031,686.87	0.89%	350	0.86%
Ningxia	宁夏自治区	42,681,139.10	0.62%	237	0.58%
Qinghai	青海省	35,401,125.42	0.52%	218	0.54%
Xizang	西藏自治区	29,851,307.48	0.44%	181	0.45%
Hainan	海南省	28,432,016.38	0.42%	143	0.35%
<b>Total</b>		<b>6,849,997,855.23</b>	<b>100.00%</b>	<b>40,658</b>	<b>100.00%</b>

### Internal Credit Score

Internal Credit Score	Aggregate Principal Balance as of the Cut-Off Date (RMB)	Percentage of Principal Balance as of the Cut-Off Date	Number of Loans	Percentage of Total Number of Loans
A	2,195,998,179.44	32.06%	14,730	36.23%
B	3,666,984,813.55	53.53%	21,129	51.97%
C	903,150,546.44	13.18%	4,399	10.82%
D	83,864,315.80	1.22%	400	0.98%
<b>Total</b>	<b>6,849,997,855.23</b>	<b>100.00%</b>	<b>40,658</b>	<b>100.00%</b>

## 4.3 Financed Vehicles

### Loan to Value at Origination

Loan to Value at Origination	Aggregate Principal Balance as of the Cut-Off Date (RMB)	Percentage of Principal Balance as of the Cut-Off Date	Number of Loans	Percentage of Total Number of Loans
> 0% and <= 20%	5,655,178.24	0.08%	115	0.28%
> 20% and <= 40%	228,792,644.64	3.34%	3,377	8.31%
> 40% and <= 60%	1,690,558,510.07	24.68%	14,913	36.68%
> 60% and <= 80%	4,924,991,522.28	71.90%	22,253	54.73%
<b>Total</b>	<b>6,849,997,855.23</b>	<b>100.00%</b>	<b>40,658</b>	<b>100.00%</b>

### Vehicle Brand

Model Type	Aggregate Principal Balance as of the Cut-Off Date (RMB)	Percentage of Principal Balance as of the Cut-Off Date	Number of Loans	Percentage of Total Number of Loans
<b>Mercedes-Benz</b>				
A CLASS	406,539,061.79	5.93%	4,579	11.26%
B CLASS	5,676,865.40	0.08%	101	0.25%

C CLASS	1,502,502,021.66	21.93%	11,113	27.33%
CLA CLASS	13,201,761.27	0.19%	100	0.25%
CLS CLASS	16,961,697.06	0.25%	85	0.21%
E CLASS	1,187,604,965.53	17.34%	6,162	15.16%
G CLASS	360,050,560.89	5.26%	288	0.71%
GLA CLASS	156,800,198.03	2.29%	1,828	4.50%
GLB CLASS	721,298,894.86	10.53%	6,494	15.97%
GLC CLASS	1,007,101,214.49	14.70%	6,564	16.14%
GLE CLASS	427,229,656.95	6.24%	1,260	3.10%
GLS CLASS	201,679,032.63	2.94%	313	0.77%
GT CLASS	42,464,970.56	0.62%	89	0.22%
MAYBACH	404,275,344.25	5.90%	430	1.06%
S CLASS	250,699,999.70	3.66%	516	1.27%
V CLASS	90,935,142.55	1.33%	365	0.90%
VITO	54,976,467.61	0.80%	371	0.91%
<b>Total</b>	<b>6,849,997,855.23</b>	<b>100.00%</b>	<b>40,658</b>	<b>100.00%</b>

### **Vehicle Condition**

<b>Vehicle Condition</b>	<b>Aggregate Principal Balance as of the Cut-Off Date (RMB)</b>	<b>Percentage of Principal Balance as of the Cut-Off Date</b>	<b>Number of Loans</b>	<b>Percentage of Total Number of Loans</b>
New	6,849,997,855.23	100.00%	40,658	100.00%
<b>Total</b>	<b>6,849,997,855.23</b>	<b>100.00%</b>	<b>40,658</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 NFRA, 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 31 October 2024 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.

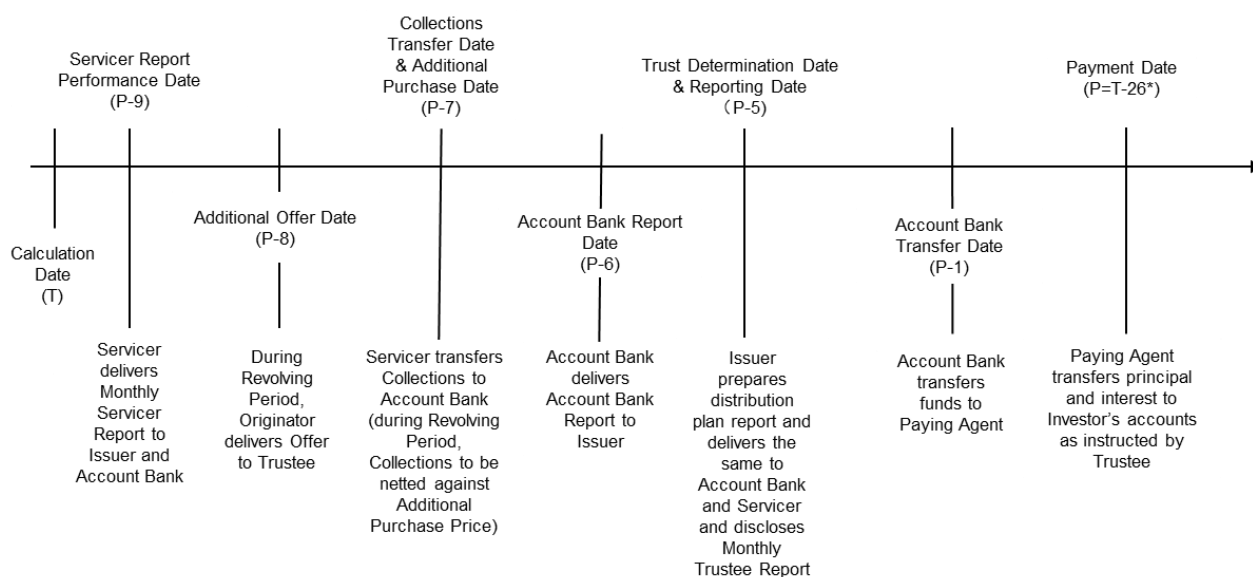


<b>Closing Date</b>	means the delivery date of the Trust Assets, which is the date on which the Originator delivers the Trust Assets to the Trustee, and it shall be the same day as the Issue Date and the Trust Effective Date.
<b>Collection Period</b>	means each period (i) from but excluding the initial 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 31 May 2024, as the initial Cut-Off Date, or each Additional Cut-Off Date as the case may be.
<b>Issue Date</b>	means 18 October 2024.
<b>Legal Maturity Date</b>	means 26 May 2032.
<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 November 2024.
<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 June 2025 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 20 September 2024.
<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 6,000,000,000.00	RMB 315,789,473.68
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 <sup>(1)</sup>	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 May 2028	26 May 2028
Expected weighted average term	1.98 years	3.61 years
Legal Maturity Date	26 May 2032	26 May 2032

<sup>(1)</sup> The principal will be amortized following the Revolving Period.

### (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 6,000,000,000.00, and divided into 60,000,000 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 315,789,473.68. 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 November 2024 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 November 2024 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 2024-3 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 on 5 July 2024, 8 July 2024 and 9 July 2024 via electronic means in response to FenXun’s 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 by email on 8 July 2024. 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 FenXun's prior written consent. For the purpose of this legal due diligence report, FenXun has assumed that:

- (a) all documents furnished to FenXun as copies or electronic 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 legal due diligence has been conducted by way of random sampling review. FenXun reviewed the files for 80 loans (collectively, the “**Sampled Loans**”, the system reference numbers of which are set out in the Schedule hereto) selected by BNP Paribas (China) Limited (as the financial advisor of this Project) 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 29, 30, 31, 32, 33, 34, 35, 36 and 37. Loan contracts with separate mortgage contracts have Versions 30, 32 and 33. Some of the Sampled Loan Contracts contain third-party guarantees. The Sampled Loan Contracts have been

all legally and validly signed by the borrower (mortgagor) thereto and MBAFC. If there is a guarantor, the guarantors all sign the sample loan contract legally and effectively as guarantors.

- (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 31 May 2024, 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.

## **Legal Analysis**

### Co-mortgagors

Where the co-mortgagors jointly have the title to the mortgaged property, the mortgage loan contract jointly signed by these co-mortgagors is legal and valid. Where the title to the mortgaged property is solely owned by one of the co-mortgagors, the other co-mortgagors who do not have the title to the mortgaged property may have breached his/her representations and warranties as they represented to the lender that he/she has the same legal, valid and complete ownership of the mortgaged property. Notwithstanding the foregoing, the owner of the mortgaged property is certainly one of the co-mortgagors who will enter the mortgage loan contract. The mortgage will be established when the mortgage loan contract comes into effect. If the vehicle mortgage registration has been effected, such mortgage shall have the legal effect against the bona fide third party. Therefore, if the mortgage loan contract is legally and validly signed by the mortgagor who has the title to the mortgaged property, the relevant mortgage will be legally and validly established. If some of the co-mortgagors do not have the ownership of the mortgaged property, FenXun is of the view that this will not adversely affect the validity of the automobile mortgage loan contracts or the mortgagee right of 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 Daimler 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 15 April 2024 to MBAFC;
- (11) PRC Financial License (institution code: N0003H211000001) issued by NFRA Beijing Bureau on 26 September 2023 to MBAFC ;
- (12) Current articles of association of MBAFC (the 18<sup>th</sup> amendment, 2023);
- (13) The resolution adopted by MBAFC's meeting of shareholders on 15 June 2023 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 14 June 2023 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 2022 and 2023;
- (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 May 2007 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: 913100006072167563) issued by Shanghai Administration for Market Regulation on 1 February 2024 to BNPP;
- (25) PRC Financial License (institution code: B0019H231000001) issued by NFRA Shanghai on 10 November 2023 to BNPP;
- (26) Business License (uniform social credit code: 911000001000013428) issued on 7 June 2023 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: 91310000740554324K) issued on 1 December 2022 by Shanghai Administration Bureau for Market Regulation to Mizuho;
- (29) PRC Financial License (institution code: B0071H231000001) issued by CBIRC Shanghai Bureau on 23 November 2021 to Mizuho;
- (30) PBOC Written Decision on Approval of Administrative Licensing issued by PBOC on 19 June 2023 (Yin Xu Zhun Yu Jue Zi [2023] No. 78) to MBAFC and FOTIC;
- (31) PBOC Written Decision on Approval of Administrative Licensing issued by PBOC on 23 August 2024 (Yin Xu Zhun Yu Jue Zi [2024] No. 125) to MBAFC and FOTIC;
- (32) Notice of Issuance of Information Registration Code for Credit Asset Securitization with product information registration No. A2024000045 issued by CCRE on 16 August 2024 to MBAFC and FOTIC; and
- (33) 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 NFRA 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, BNPP 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 BNPP 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 BNPP, 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, Mizuho 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 Mizuho 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 Mizuho, 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 2024-3 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**

PricewaterhouseCoopers Zhong Tian LLP ("PwC") were engaged to issue the Accounting Opinion on the proposed accounting treatment with respect to the timing of transfer of the credit asset to be applied by Mercedes-Benz Auto Finance Ltd. ("MBAFC", as the "Grantor" or "Originator"). These

accounting treatments are related to the proposed transaction of the Silver Arrow China 2024-3 Retail Auto Loan Asset Backed Notes through the PRC Inter-Bank Bond Market.

This English version of PwC's Accounting Opinion is provided for reference purposes only. In the event of any conflict in meaning between the Chinese version of PwC's Accounting Opinion and the English translation, the Chinese version shall prevail.

(a) Purpose

PwC's Accounting Opinion is based on the "Measures for Administration of Credit Assets Securitization" (hereinafter referred to as "Pilot Measures"), jointly issued by the People's Bank of China and the China Banking Regulatory Commission (hereinafter referred to as CBRC, now changed to China's National Financial Regulatory Administration) in 2005, and Guidelines for the Information Registration of Credit Asset Securitization issued by China Credit Assets Registration & Exchange Co., Ltd. ("CCRE") in 2021. Our Accounting Opinion is issued for the credit asset securitization transactions and is only included in the filing documents reported to People's Bank of China and the registration documents to CCRE, not for any other purposes.

(b) Basis

This Accounting Opinion specifically addresses the Company's accounting with respect to the timing of the transfer of the credit asset in the proposed credit asset securitization transactions by MBAFC according to the Accounting Standards for Business Enterprises No. 23 Transfers of Financial Assets ("ASBE 23") and No. 33 Consolidated Financial Statements ("ASBE 33", collectively the "Accounting Standards"), issued by the Chinese Ministry of Finance ("MOF") in 2017 and 2014, separately.

(c) Responsibility

MBAFC is responsible for ensuring that all records, documents and other information we need about this business are properly maintained and provided, and that the information provided is authentic, accurate, complete and effective, and no concealment, false or material omission, and copies, hard copy or scanned copies of these documents and materials provided are consistent with the original. MBAFC is responsible for compiling the auto mortgage information of the underlying asset pool in accordance with its books and records, monitoring relevant internal controls and ensuring that we have unrestricted access to all records, documents and information related to this business.

It is the responsibility of MBAFC's management to authorize the establishment of a trust, truly transfer MBAFC's credit assets to China Foreign Economy and Trade Trust Co., Ltd. ("FOTIC"), and properly apply the applicable accounting policies to actual transactions. MBAFC shall appoint appropriate management personnel to take charge of all management responsibilities and management decisions, evaluate and decide whether to adopt the recommendations we provide, implement the proposed solutions, and bear the results of using this service or the service outcomes.

PwC's responsibility is to issue a written opinion on the accounting treatment principles for the timing of transfer of the credit assets prepared by the MBAFC credit asset securitization transaction in accordance with the requirements of the management measures and the accounting standards. PwC provide services based on the information provided by MBAFC. PwC has not accepted the entrustment and has no responsibility to participate in the setting of the proposed transaction structure, nor will PwC assume any functions of the management of MBAFC Management, or make any management decisions on PwC's behalf. PwC's judgment of the proper use of accounting standards for the specific transaction is based solely on the facts, conditions and assumptions provided to PwC and the transaction structure to be implemented as described below. If these facts, conditions, assumptions, and the transaction structure to be implemented are inconsistent with the information provided to PwC, PwC may come to a different judgement. MBAFC is responsible for notifying PwC of any changes in the facts, conditions, assumptions and transaction structure to be implemented as described in this report. At the time of this service, PwC's job is not to perform audit or other forensic

work in accordance with the standards of practice formulated by the relevant Chinese Institute of Certified Public Accountants. Therefore, PwC does not provide audit opinions, or certification or other forms of forensic opinion with respect to its work or the information on which it relies.

(d) Management's opinion on accounting treatment

The accounting principles prepared by MBAFC include:

MBAFC will consolidate the "Silver Arrow China 2024-3 Retail Auto Loan Asset Backed Notes Trust" in its consolidated financial statements;

MBAFC, together with its consolidated special purpose trust, will not derecognize auto mortgage credit assets, and will recognize the Asset-Backed Securities issued for the special purpose trust as a new liability in the consolidated statements.

(e) Management's analysis

According to the structure of the proposed transaction, the special purpose trust is entrusted to FOTIC by MBAFC for the purpose of separating MBAFC's transferred auto mortgage loan assets from its own bankruptcy risk. As the servicer of this transaction, MBAFC will dispose the default loans and related collaterals in accordance with the provisions of the Servicing Agreement, and has the right to resolve any defaulted loan debts. Therefore, MBAFC has the right to control the special purpose trust it has entrusted to FOTIC to set up, is entitled to the variable returns by holding all subordinated Asset-Backed Securities, earning service fees as Servicer and obtaining all remaining cash interests of the special purpose trust at the time of its derecognition, and is able to use its rights regarding the special purpose trust to influence its return amount.

According to the relevant provisions of Accounting Standards for Business Enterprises No. 33, MBAFC controls the "Silver Arrow China 2024-3 Retail Auto Loan Asset Backed Notes Trust", and shall consolidate the financial status and operating results of the special purpose trust in the preparation of the consolidated financial statements.

Since MBAFC consolidates the special purpose trust, at the consolidated level, MBAFC still retains the contractual right to receive cash flow, so it is not applicable to the situations articulated in Article 6(1) of the Accounting Standards for Business Enterprises No.23 (which is "the enterprise transfers the right to receive the cash flow of the financial asset to another party"). MBAFC set up the General Reserve Account to provide liquidity support for asset securitization transactions, and during the Revolving Period, the Accumulation Amount will be used to pay the Additional Purchase Price for the Additional Purchased Loan Receivables, which does not satisfy the requirements of the first and third item of Clause 2, Article 6 of China Accounting Standards No. 23. The requirement articulated that "The enterprise is not obliged to make any payment to the final recipient until it receives the cash flow which is equivalent to the financial asset" and "The enterprise is obliged to timely pay the cash flow it receives on behalf of the final recipient to the final recipient without significant delay".

According to the relevant provisions of the Accounting Standards for Business Enterprises No. 23, MBAFC, together with its consolidated special purpose trust, does not satisfy the conditions for derecognition of financial assets and will not derecognize the relevant underlying assets. Instead, the Asset-Backed Securities issued for the specific purpose trust are recognized as a new liability in the consolidated statements.

(f) Summary of PwC's comments

Based on PwC's reading of the proposed transaction descriptions and understanding of relevant accounting standards, PwC have no objection to the accounting principles laid down by MBAFC, that is, MBAFC will consolidate "Silver Arrow China 2024-3 Retail Auto Asset Backed Notes Trust" in its consolidated financial statements; MBAFC, together with its consolidated special purpose trust, will not derecognize the auto mortgage loan assets entrusted to FOTIC, and the Asset-Backed Securities

issued for the specific purpose trust will be recognized as a new liability in the consolidated statements.

The detailed factors in considering the accounting treatment of MBAFC and PwC's specific comments have been recorded in PwC's Accounting Report.

(g) Use of the Accounting Opinion

The accounting opinion are only issued for this credit asset securitization transaction, PwC understands and hereby agrees that MBAFC will provide this opinion to the People's Bank of China and CCRE. Apart from the foregoing, this opinion and all or part of this opinion may not be distributed or relayed to any third party without PwC's prior written permission.

In addition, PwC hereby declares that it does not assume any obligation or responsibility to any third party with respect to the contents of this opinion, nor shall PwC assume any obligation or responsibility to any third party arising out of or in connection with this opinion.

(h) Use of the Summary of Accounting Report

The Summary of Accounting Report is intended solely for MBAFC's disclosure purpose in the offering circle of the proposed transaction of the Silver Arrow China 2024-3 Retail Auto Loan Asset Backed Notes through the PRC Inter-Bank Bond Market, and shall not be used for any other purposes. PwC shall accept no obligation or responsibility to any other parties for the Summary of Accounting Opinion.

### 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 underlying assets are entrusted auto loan. As for initial asset pool, the weighted average contract term is at a high level, the initial loan to value ratio is at an average level, and the income to debt ratio is relatively high. All underlying assets are secured by a mortgage of new car. VAP loans and LCV loans are accounted for 0.35% and 2.13% respectively. According to CBR's methodology, the target default ratio (TDR) for AAAsf rating is 10.62%. The credit quality of initial underlying assets is relatively high. As for the additional purchased loan receivables under revolving structure, although the Eligibility Criteria impose a degree of constraint on asset characteristics, the future performance of the new assets still remain some uncertainties.
- **The Originator:** As of the end of March 2024, Mercedes-Benz Auto Finance Ltd.(MBAFC) had RMB 83.86 billion of existing retail credit assets. the NPL ratio for retail assets was 0.14%. VAP loans and LCV loans were accounted for 1.12% and 3.09% respectively. Under the scoring system of CBR, MBAFC has strong comprehensive operational, business management, and sustained stability capabilities.
- **Historical data:** Based on the 118 static sample pools provided by MBAFC, CBR has computed the 30+ default rate for different terms of each pool, and comparing with the publicly available historical data of ABS originators for auto loans in the entire market. The average cumulative default rates for 12 terms and 24 terms are 0.17% and 0.41% respectively.
- **Credit enhancement and transaction structure:** 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. Revolving structure which to some extent solves the problem of mismatched terms between underlying assets and securities. The mechanism of purchasing underlying assets at a discount



can accumulate a certain amount of excess collateral, providing additional credit support for the repayment of securities.

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 proportion of outstanding principal balance of the top ten borrowers in the initial pool is 0.31%. Guangdong takes up the highest proportion accounting for 9.70% of the total outstanding principle balance. The only vehicle brand is Mercedes-Benz. The concentration risk is relatively low. The borrowers' weighted average age of initial underlying assets is 37.81. 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. The income to debt ratio is 5.76, which is relatively high. The initial loan to value ratio is 67.74%, which is at an average level. Overall, the credit quality of initial underlying assets is relatively high.
- **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 12.41%. 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% (67.23 million RMB) 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 mechanism of additional purchased loan receivable at a discount can accumulate a certain amount of excess spread, providing additional credit support for the repayment of securities.** The additional purchase price 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). This purchase mechanism can accumulate a certain amount of excess spread, providing additional credit support for the repayment of securities.
- **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 proportion of loans with long contract terms in the initial asset pool is relatively high, and the weighted average remaining term is relatively long, which may cause the future credit performance of the underlying asset pool to be highly uncertain due to the impact of future economic conditions.** The weighted average contract term of the initial asset pool is 49.09 months, and the proportion of long-term loans (over 3 years) is 61.53%. However, in the static sample pool selected in the credit risk models, the proportion of loans with long contract terms is 7.71%. There is a significant difference in the contract term characteristics between the static pool and the asset pool. And the weighted average remaining term of the initial asset pool is 40.17 months, which is susceptible to macroeconomic changes and has significant uncertainty in the future. All the above-mentioned risks have been taken into consideration in the credit risk models.
- **This transaction has not been registered for changes in mortgage transfer.** According to the transaction documents, on the effective date of the trust, no procedures for changing the registration of mortgage transfer shall be carried out. Instead, the originator shall continue to register as the nominal mortgagee in the competent government agency registration department. According to transaction documents, if there is an inability to confront a *bona fide* third party, the originator has the obligation and the trustee has the right to request the originator to purchase the corresponding loan, which to some extent mitigates the risks that may arise from not completing the transfer change registration.
- **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.
- **The macro economy is expected to continue to recover and improve under the active promotion of stable growth policies and the spontaneous recovery of endogenous economic momentum, but attention still needs to be paid to the credit risk changes brought about by macro and industry factors.** In 2023, China's macroeconomic growth rate reached 5.2%, exceeding the target set at the beginning of the year. Looking ahead to the future, the basic trend of China's economy rebounding and improving in the medium and long term has not changed. In the short term, with policy support, the macro economy will continue to recover and grow in 2024. The credit quality of ABS basic assets for car loans is expected to remain stable, but attention still needs to be paid to the slow recovery of residents' actual disposable income, intensified competition in the automotive finance industry, and the increase in special types of loans brought about by diversified development, which will lead to an increase in credit risk. China Bond Credit has taken this risk factor into consideration in the model.

## (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 2024-3 Retail Auto Loan Asset Backed Securities (SAC 2024-3) 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 1.00% and recovery rate 15.00%. After applying the specific stress multiple and recovery haircut, the stressed default and recovery rate are 5.50% 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 7%.

**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 and commingling 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) 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) The Class A notes have credit enhancement of 12.41% supported by subordinated notes, OC, and yield supplement overcollateralization (YSOC) with extra CE buffer based on our assessment.
- (ii) Geographical or obligor concentration risk is relatively low in the portfolio. Top 10 largest obligor accounts for 0.31% of total balance. As of the cut-off date, there are 40,658 loans in the portfolio and the average OPB is CNY 168,478. Obligors are spread in 31 provinces, autonomous regions and municipalities directly under the central government.
- (iii) Credit positive pool traits. The WA seasoning is 8.92 months, and the WA remaining tenor is 40.17 months, with a WA OLTV ratio of 67.74%.
- (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 eligibility 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 2024-3 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 2024-3 Retail Auto Loan Asset Backed Notes.

The summary of tax opinion is prepared under the business arrangement that MBAFC would entrust its legal owned loan assets with predictable cash flow to FOTIC Trust to establish "Silver Arrow China 2024-3 Retail Auto Loan Asset Backed Notes Trust" as the special purpose vehicle. For the benefit of the beneficiary certificate holders, the Trust will hold, manage, service and dispose the "trust asset". 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.

We provide professional advice on the PRC tax implication in accordance with <Notice on Taxation Policy Regarding Securitization 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>2</sup> received by the Trustee from operation of the trust assets is fully subject to Value Added Tax.
- (3) In the process of credit asset-backed securitization, 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

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<sup>2</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.

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 Trust (as The Trustee) to entrust the Entrusted Loan Receivable to FOTIC Trust for securitization 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 Trust (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 securitization, 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 Trust (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 Trust (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 NFRA, 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), Yan Chen (陈彦)

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

Fax: +86 10 5956 8906

Post Code: 100031

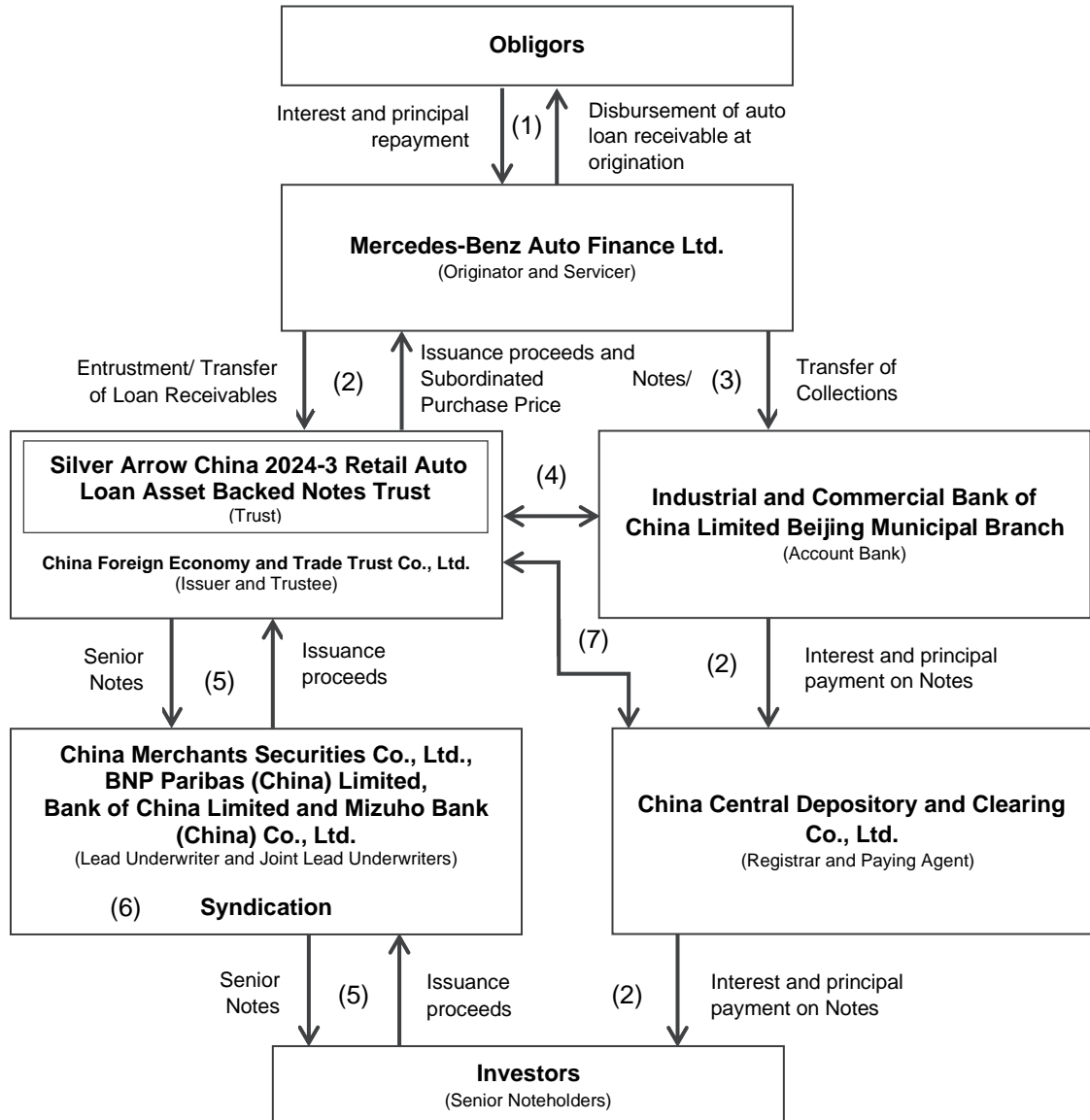
Website: <http://www.fotic.com.cn>

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 0.05% 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;
- (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) 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 sixty (60) 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 NFRA 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 31 October 2024 and the last Calculation Date being the last day of the calendar month prior to the last Payment Date.

**"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 6,000,000,000, and divided into 60,000,000 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. For the avoidance of doubt, for the purpose of this definition, any Collections received by the Servicer during a Collection Period which, due to the date of receipt of such Collections being a non-Business Day at or near the end of such Collection Period, are entered into the contract management system of the Servicer only in the next Collection Period, shall be deemed to be received during the next Collection Period.

**"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 AA<sub>SFC</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 31 May 2024; 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;
- (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 sixty (60) 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 NFRA 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 May 2028.

**"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 NFRA 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, (iv) any Repurchase Price and (v) any Originator VAT.

**"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 November 2024 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 18 October 2024.

**"Issuer"** means China Foreign Economy and Trade Trust Co., Ltd. as Trustee for the Silver Arrow China 2024-3 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 BNP Paribas (China) Limited, Bank of China Limited and Mizuho Bank (China) Co., Ltd..

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

**"Legal Maturity Date"** means 26 May 2032.

**"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 NFRA 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 NFRA 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.

**"NFRA"** means the National Financial Regulatory Administration. With respect to the regulatory documents, approvals, licenses and similar documents issued by the former China Banking and Insurance Regulatory Commission or China Banking Regulatory Commission and China Insurance Regulatory Commission, to the extent not invalidated or cancelled, the relevant references in the Transaction Documents to NFRA shall include the former China Banking and Insurance Regulatory Commission or China Banking Regulatory Commission and China Insurance Regulatory Commission, as applicable.

**"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.

**"Originator VAT"** means with respect to any Entrusted Loan Receivables, the portion representing the value added tax and surcharges thereof which the Originator is required under the applicable laws and regulations to assume in respect of the Entrusted Loan Receivables.

**"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 November 2024 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 NFRA 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 NFRA, 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 NFRA 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, but excluding any Originator VAT.

**"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 6.00% per annum.

**"Required Rating"** means, (i) by China Bond Ratings: A<sub>ori</sub><sup>3</sup> and (ii) by S&P Global (China) Ratings: AA<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.

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<sup>3</sup> This level notation differs from the regulatory required rating notation and applies only to the required rating levels that need to be specified in the transaction documents for structured projects.

**"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 June 2025 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 NFRA 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 Obligor's obligations under the Entrusted Loan Receivables and the Loan Collateral.

**"Senior Notes"** or **"Senior Asset Backed 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 NFRA 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 NFRA 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)  $1/12$  (in the case of the first Payment Date, the number of calendar months in the first Collection Period divided by 12).

**"Servicing Fee Ratio"** means, (i) for so long as MBAFC remains the Servicer, 0.05% 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 20 September 2024 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 315,789,473.68.

**"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 407,078,672.47 or approximately 6.06% 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 2024-3 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 NFRA;
- (b) it has obtained the qualification for Special Purpose Trust from the NFRA;
- (c) it satisfies such other conditions stipulated by the NFRA 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 (excluding any Originator VAT) assuming the discount rate of such Entrusted Loan Receivable is the greater of the Required Rate or the related Contract Rate (excluding any Originator VAT) 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	127,129,709.08
November 2024	93,384,300.93
December 2024	87,469,887.80
January 2025	81,827,404.53
February 2025	76,453,190.82
March 2025	71,343,399.13
April 2025	66,491,904.23
May 2025	61,894,086.65
June 2025	57,540,189.06
July 2025	53,422,164.81

August 2025	49,534,588.78
September 2025	45,870,437.89
October 2025	42,425,726.28
November 2025	39,196,373.41
December 2025	36,169,733.49
January 2026	33,335,713.16
February 2026	30,686,474.45
March 2026	28,216,272.93
April 2026	25,918,630.48
May 2026	23,786,452.16
June 2026	21,808,975.45
July 2026	19,978,572.99
August 2026	18,286,991.55
September 2026	16,726,717.28
October 2026	15,293,128.93
November 2026	13,980,729.06
December 2026	12,774,502.22
January 2027	11,662,443.92
February 2027	10,632,122.60
March 2027	9,676,385.27
April 2027	8,786,207.63
May 2027	7,955,654.79
June 2027	7,175,109.30
July 2027	6,441,947.60
August 2027	5,753,919.94
September 2027	5,109,227.96
October 2027	4,507,355.83
November 2027	3,947,032.87
December 2027	3,425,635.45
January 2028	2,942,616.36
February 2028	2,497,543.63
March 2028	2,090,077.82
April 2028	1,720,086.43
May 2028	1,387,445.92
June 2028	1,091,992.63
July 2028	833,891.89
August 2028	613,425.65
September 2028	430,964.01
October 2028	286,805.83
November 2028	180,473.35
December 2028	104,405.94
January 2029	53,596.55
February 2029	22,042.40
March 2029	6,052.68
April 2029	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)
2019-01-31	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
2019-02-28	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
2019-03-31	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
2019-04-30	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
2019-05-31	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
2019-06-30	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
2019-07-31	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
2019-08-31	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
2019-09-30	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
2020-01-31	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
2020-02-29	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
2020-03-31	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
2020-04-30	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
2020-05-31	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
2020-06-30	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
2020-07-31	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
2020-08-31	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
2020-09-30	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
2021-01-31	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
2021-02-28	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
2021-03-31	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
2021-04-30	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
2021-05-31	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
2021-06-30	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
2021-07-31	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
2021-08-31	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
2021-09-30	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
2022-01-31	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
2022-02-28	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
2022-03-31	645,096	80,570,890,911	6,089,685,275	730,000	407,058,936	4,405,845,839	393,750,493	20,249,806	11,487,044	6,382,294	13,151,996	4,902,451,873	315,746,844	11,142,068
2022-04-30	653,632	81,759,293,047	4,211,867,719	590,000	288,113,623	4,086,290,555	1,207,505,983	30,023,016	10,664,421	7,297,760	12,867,459	4,407,239,678	316,354,443	8,305,219
2022-05-31	657,551	81,563,439,827	4,889,760,381	450,000	308,740,268	4,110,826,726	431,224,913	30,403,752	14,983,348	7,319,810	11,424,560	4,491,158,950	322,811,623	8,378,480
2022-06-30	665,518	81,959,726,685	6,495,413,560	360,000	364,272,832	4,140,541,066	688,883,492	30,658,096	14,831,556	9,015,792	10,969,040	4,545,922,896	321,603,185	10,144,087
2022-07-31	680,442	83,908,802,387	6,184,743,282	960,000	369,258,904	4,570,851,345	1,537,495,753	29,267,834	16,373,420	9,295,618	12,527,511	4,997,808,326	328,286,787	10,348,696
2022-08-31	691,332	85,096,896,632	5,888,285,449	1,430,000	395,877,614	4,829,171,764	506,972,249	31,370,913	17,674,186	9,252,123	13,370,778	5,331,323,747	345,020,977	11,404,306
2022-09-30	699,702	85,652,177,068	5,312,755,891	290,000	386,032,658	4,798,551,630	788,147,755	31,490,000	16,203,098	10,700,357	15,301,291	5,230,543,835	345,685,213	10,700,685
2022-10-31	703,917	85,732,334,300	4,422,373,332	1,010,000	351,684,579	4,615,735,000	760,283,082	41,134,527	18,312,034	11,189,427	17,360,087	5,024,288,212	350,183,981	9,806,068
2022-11-30	705,191	85,128,040,762	4,094,227,826	440,000	368,214,992	4,669,905,336	974,993,231	38,545,134	21,241,665	12,663,011	17,632,409	5,092,466,879	349,261,579	9,897,585
2022-12-31	701,720	84,124,777,054	5,005,121,890	180,000	364,574,069	4,552,763,411	1,053,239,183	52,439,369	20,899,256	14,017,348	17,940,741	4,984,553,456	348,817,254	10,438,829
2023-01-31	704,576	84,139,582,154	5,135,619,607	670,000	295,058,477	4,449,319,271	645,815,011	50,992,153	30,355,226	13,133,968	20,983,846	4,807,568,976	354,915,699	8,245,027
2023-02-28	697,535	84,460,499,893	5,129,337,196	1,140,000	522,232,130	4,290,340,292	1,782,760,607	46,961,894	23,072,965	17,119,308	19,542,473	4,861,320,589	351,464,975	14,549,329
2023-03-31	711,104	84,724,446,803	5,483,138,597	1,190,000	529,681,260	4,384,006,222	603,082,573	49,035,197	26,846,145	12,895,659	22,005,384	5,018,045,806	361,871,497	14,238,856
2023-04-30	716,759	85,183,802,436	5,152,514,093	1,370,000	404,708,800	4,253,892,200	2,100,453,838	42,683,847	28,542,502	15,640,136	22,889,288	4,704,607,364	349,387,416	12,192,087
2023-05-31	719,761	85,627,391,175	4,874,255,561	1,000,000	471,920,666	4,321,250,163	590,841,317	47,670,370	20,030,387	16,387,387	22,230,785	4,909,864,281	362,747,607	13,056,793

2023-06-30	718,671	85,580,002,120	4,522,495,578	790,000	462,246,185	4,320,488,200	925,777,444	45,140,758	25,593,690	11,464,587	23,716,191	4,830,639,408	353,022,779	12,917,314
2023-07-31	716,020	85,260,817,472	4,076,442,363	1,090,000	517,365,473	4,264,461,229	648,977,829	48,254,714	28,988,028	14,219,453	23,097,741	4,844,756,746	353,514,246	15,507,524
2023-08-31	711,879	84,485,917,202	4,958,204,589	2,590,000	587,555,018	4,174,675,901	649,474,047	48,341,717	31,175,221	16,302,281	22,360,639	4,811,351,911	349,771,895	16,765,546
2023-09-30	711,788	84,626,685,945	6,949,450,118	1,070,000	584,163,271	4,132,728,244	901,875,007	49,320,355	31,983,190	15,411,745	22,836,271	4,767,840,995	350,354,783	16,120,741
2023-10-31	712,949	86,803,348,962	5,752,780,709	1,980,000	665,349,755	4,159,090,264	652,208,227	55,602,968	31,160,633	17,426,144	25,252,390	4,882,929,061	358,578,567	18,761,250
2023-11-30	709,956	87,667,057,723	5,567,907,951	1,160,000	674,345,819	4,132,884,033	1,062,821,730	57,586,422	27,735,159	19,262,893	26,697,865	4,858,011,417	357,054,035	19,076,465
2023-12-31	702,729	88,374,082,005	4,118,614,042	2,210,000	626,370,019	4,101,744,770	1,077,619,923	73,065,230	28,943,966	17,759,417	26,811,301	4,803,693,526	359,885,024	18,443,401
2024-01-31	693,498	87,690,367,600	4,971,776,629	3,240,000	728,882,277	4,054,124,588	730,365,084	69,261,132	36,921,596	18,398,012	26,655,883	4,851,931,889	360,232,606	20,138,587
2024-02-29	678,489	87,803,867,304	2,353,918,205	2,740,000	612,818,162	3,914,948,315	1,470,431,502	66,520,617	41,405,286	21,097,167	27,008,867	4,577,999,790	357,725,752	17,440,917
2024-03-31	669,181	85,570,552,886	3,100,696,656	2,860,000	842,330,386	3,879,945,861	744,967,252	66,985,746	33,217,365	26,091,023	31,874,793	4,807,161,021	355,642,451	22,819,571

**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)
201901	201901	0	0	0	2,964,442	0	0	0	0	0	0	252,478,425	29,378,555	201,001
201901	201902	28,305	6,673,546,535	0	2,648,471	200,388,813	52,515,977	0	0	0	0	260,170,033	28,541,201	369,592
201901	201903	28,285	6,470,437,759	219,814	10,097,196	201,795,260	32,954,838	0	0	0	0	255,154,165	27,223,008	309,591
201901	201904	28,236	6,256,717,314	0	8,663,389	202,728,997	23,294,462	221,162	0	0	0	263,368,238	26,750,249	445,512
201901	201905	28,190	6,044,050,784	0	10,775,705	203,407,444	12,811,135	438,206	0	0	0	261,156,508	25,552,122	439,297
201901	201906	28,133	5,828,977,626	0	11,356,249	201,940,932	70,965,324	0	211,893	0	0	266,031,382	24,501,646	531,998
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	267,058,751	23,619,770	558,009
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	272,637,580	22,501,147	773,692
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	265,661,451	21,472,780	580,831
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	270,298,609	20,672,765	548,850
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	253,895,370	19,329,041	423,304
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	261,388,794	18,570,676	525,199
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	261,431,048	17,675,681	533,775
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	262,221,648	16,651,253	534,878
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	253,062,559	15,376,124	416,147
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	265,332,200	14,884,135	571,178
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	259,372,905	13,622,251	529,862
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	254,848,264	12,679,773	422,584
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	255,740,655	11,757,070	410,621
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	253,323,976	10,667,823	427,582
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	258,115,756	9,908,206	439,003
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	236,133,699	8,419,350	244,366

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	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	155,965,999	8,103,814	54,625
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	159,501,936	7,345,521	322,791
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	156,741,808	6,596,225	284,676
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	154,701,852	5,851,863	278,943
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	157,261,418	5,264,724	291,211
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	155,292,954	4,570,194	289,670
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	151,912,004	3,874,058	224,713
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	150,288,441	3,210,022	206,916
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	147,350,499	2,555,499	144,039
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	146,972,867	1,913,525	190,215
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	146,511,581	1,298,847	75,328
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	137,720,065	638,370	8,020
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	4,057,543	44,360	82,284
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	1,262,841	31,995	37,719
201901	202201	14,648	116,768,280	0	39,388	112,844,273	733,765	163,677	62,736	237,284	145,229	811,646	26,891	4,554
201901	202202	138	2,632,776	0	0	163,566	44,520	97,213	90,436	47,612	215,956	1,074,485	22,707	151,659
201901	202203	49	1,620,346	0	12,740	168,176	39,906	0	15,118	47,110	207,787	1,145,497	19,004	29,094
201901	202204	37	1,270,235	0	14,869	155,674	28,449	0	0	0	103,555	461,806	14,873	36
201901	202205	25	921,774	0	0	108,121	46,655	0	0	0	50,039	460,637	13,146	717
201901	202206	20	748,463	0	0	118,734	10,936	0	0	0	0	381,040	10,329	12,971
201901	202207	17	557,184	0	307,094	89,349	3,981	0	0	0	0	389,912	8,210	708
201901	202208	5	155,427	0	0	24,954	0	0	0	0	0	691,810	5,807	23,339
201901	202209	4	126,492	0	0	25,068	0	0	0	0	0	333,889	3,923	0
201901	202210	4	101,423	0	0	25,183	0	0	0	0	0	381,007	1,931	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)
201901	202211	4	76,222	0	0	25,279	0	0	0	0	0	258,875	129	96,115
201901	202212	4	50,913	0	0	25,384	0	0	0	0	0	2,876	108	0
201901	202301	3	23,136	0	0	23,136	0	0	0	0	0	82,673	87	0
201901	202302	0	0	0	0	0	0	0	0	0	0	2,919	65	0
201901	202303	0	0	0	0	0	0	0	0	0	0	2,940	44	0
201901	202304	0	0	0	0	0	0	0	0	0	0	22,962	22	0
201901	202305	0	0	0	0	0	0	0	0	0	0	589,748	0	197,421
201901	202306	0	0	0	0	0	0	0	0	0	0	212,207	0	7,969
201901	202307	0	0	0	0	0	0	0	0	0	0	92,595	0	15,262
201901	202308	0	0	0	0	0	0	0	0	0	0	0	0	0
201901	202309	0	0	0	0	0	0	0	0	0	0	0	0	0
201901	202310	0	0	0	0	0	0	0	0	0	0	7,800	0	0
201901	202311	0	0	0	0	0	0	0	0	0	0	1,295,651	11,176	36,339
201901	202312	0	0	0	0	0	0	0	0	0	0	148,983,379	18,756,915	118,163
201901	202401	0	0	0	0	0	0	0	0	0	0	150,873,290	18,205,602	173,697



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)
201902	201902	0	0	0	1,000,000	0	0	0	0	0	0	153,201,282	17,675,518	232,125
201902	201903	12,065	2,685,808,836	0	3,378,359	81,686,931	3,563,460	0	0	0	0	150,869,057	17,053,186	128,356
201902	201904	12,034	2,600,653,692	0	4,922,053	82,015,834	793,258	0	0	0	0	152,202,175	16,497,731	194,382
201902	201905	12,008	2,513,556,852	0	5,007,162	82,201,793	887,294	0	0	0	0	155,356,112	15,929,957	277,559
201902	201906	11,980	2,426,241,704	0	4,187,800	82,096,687	8,741,667	0	0	0	0	158,285,763	15,368,415	367,989
201902	201907	11,959	2,339,846,724	0	6,028,068	82,529,123	2,242,414	100,423	0	0	0	155,167,439	14,733,989	263,825
201902	201908	11,923	2,250,897,719	49,636	6,137,925	82,603,342	3,321,155	0	85,358	0	0	157,031,672	14,139,622	323,050
201902	201909	11,889	2,161,919,946	0	6,771,873	82,786,337	1,961,360	262,455	0	85,358	0	158,076,080	13,566,220	346,542
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	161,004,499	12,993,286	395,672
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	155,274,647	12,319,177	242,733
201902	201912	11,761	1,893,892,593	0	6,984,184	83,011,015	2,830,047	404,043	0	0	394,643	153,136,787	11,788,026	267,279
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	154,402,254	11,208,039	311,714
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	155,857,297	10,617,019	354,217
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	154,341,524	9,976,905	332,752
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	156,128,326	9,460,011	365,097
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	153,820,291	8,831,877	314,752
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	154,368,718	8,264,504	332,104
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	150,714,147	7,660,579	241,315
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	150,884,675	7,080,174	241,768
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	153,284,719	6,521,571	314,103
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	147,707,840	5,865,847	200,592
201902	202011	10,796	932,902,675	0	8,884,862	78,511,488	4,823,371	235,167	377,341	225,238	0	142,796,788	5,329,733	82,129
201902	202012	10,685	844,717,987	0	6,558,573	78,265,781	1,709,035	644,660	0	362,627	156,520	97,207,577	4,828,937	246,689
201902	202101	10,593	759,316,632	0	5,437,629	77,880,629	3,182,910	766,277	173,552	0	212,832	95,265,900	4,398,127	206,304

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)
201902	202102	10,479	675,261,502	0	2,316,206	75,404,715	22,014,380	360,362	133,635	43,621	0	95,310,392	3,958,888	218,395
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	92,993,080	3,562,987	162,067
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	93,444,827	3,158,674	180,138
201902	202105	6,807	487,996,364	0	2,942,985	47,164,287	1,739,842	633,250	381,180	0	34,898	92,740,051	2,735,728	304,106
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	91,949,412	2,342,227	164,758
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	88,782,222	1,927,840	104,903
201902	202108	6,640	336,617,741	0	3,083,576	46,847,712	1,138,207	36,118	164,229	0	130,383	90,013,247	1,548,622	143,376
201902	202109	6,568	286,311,619	0	2,003,302	46,474,974	1,669,866	137,819	0	0	130,383	88,192,154	1,155,845	115,717
201902	202110	6,511	237,517,297	0	1,551,364	46,274,331	1,380,209	395,055	230,508	44,564	0	85,682,858	766,151	14,329
201902	202111	6,459	189,236,817	0	2,348,667	46,211,147	711,895	194,540	87,212	67,800	0	81,611,964	386,425	20,418
201902	202112	6,371	140,185,901	0	1,244,124	45,691,930	337,483	340,927	0	87,212	67,800	2,118,879	31,749	25,886
201902	202201	6,297	92,903,003	0	398,195	45,470,250	192,477	31,631	130,517	146,044	63,787	841,647	22,384	21,860
201902	202202	6,175	45,985,275	0	5,685	44,703,465	405,729	117,561	70,446	0	53,162	504,339	19,524	1,886
201902	202203	78	1,056,294	0	13,322	70,648	13,630	6,071	117,561	11,506	12,977	499,374	17,765	10,018
201902	202204	18	473,541	0	0	68,896	0	0	0	117,561	21,018	994,041	21,611	78,911
201902	202205	16	386,022	0	0	64,679	0	0	0	0	135,102	705,054	12,451	10,430
201902	202206	13	317,866	0	0	47,999	0	0	0	0	106,027	394,353	9,376	1,320
201902	202207	10	240,792	0	0	48,234	0	0	0	0	0	261,969	8,184	81
201902	202208	7	86,532	0	0	48,469	0	0	0	0	0	493,701	6,403	59,042
201902	202209	1	38,063	0	0	6,265	0	0	0	0	0	271,270	4,769	489
201902	202210	1	31,797	0	0	6,296	0	0	0	0	0	267,619	3,134	42
201902	202211	1	25,501	0	0	6,328	0	0	0	0	0	293,532	1,409	9,511
201902	202212	1	19,173	0	0	6,359	0	0	0	0	0	65,397	19	548
201902	202301	1	12,814	0	0	6,391	0	0	0	0	0	6,960	40	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)
201902	202302	1	6,423	0	0	6,423	0	0	0	0	0	523	0	0
201902	202303	0	0	0	0	0	0	0	0	0	0	60,821	0	659
201902	202304	0	0	0	0	0	0	0	0	0	0	0	0	0
201902	202305	0	0	0	0	0	0	0	0	0	0	0	0	0
201902	202306	0	0	0	0	0	0	0	0	0	0	0	0	0
201902	202307	0	0	0	0	0	0	0	0	0	0	22,761	0	14,204
201902	202308	0	0	0	0	0	0	0	0	0	0	248,796	0	73,294
201902	202309	0	0	0	0	0	0	0	0	0	0	96,842	0	33,037
201902	202310	0	0	0	0	0	0	0	0	0	0	0	0	0
201902	202311	0	0	0	0	0	0	0	0	0	0	0	0	0
201902	202312	0	0	0	0	0	0	0	0	0	0	3,671,757	2,679	86,487
201902	202401	0	0	0	0	0	0	0	0	0	0	154,376,769	20,529,504	55,482
201902	202402	0	0	0	0	0	0	0	0	0	0	160,991,911	20,309,610	136,293

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	201903	0	0	0	3,617,250	0	0	0	0	0	0	158,586,934	19,327,493	157,137
201903	201904	18,906	4,064,700,600	0	4,530,291	125,289,292	10,577,482	0	0	0	0	167,367,233	19,048,260	317,706
201903	201905	18,853	3,933,966,538	0	4,671,677	125,791,591	5,385,189	419,160	0	0	0	159,774,524	18,182,477	130,836
201903	201906	18,823	3,803,179,874	0	5,167,405	124,720,549	51,592,920	0	0	0	0	165,121,094	17,528,967	316,011
201903	201907	18,792	3,673,118,876	0	8,132,545	126,619,740	3,291,443	198,120	0	0	0	164,847,990	16,948,597	238,463
201903	201908	18,738	3,536,697,911	0	8,477,164	126,578,507	10,964,438	118,971	198,120	0	0	165,518,651	16,184,243	326,056
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	167,002,761	15,512,384	346,325
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	167,819,149	15,060,749	277,617
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	164,465,891	14,077,466	287,624
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	173,967,457	13,628,071	426,603
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	167,187,206	12,946,955	373,930
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	167,776,335	12,265,522	398,252
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	162,523,372	11,316,872	352,478
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	167,608,657	11,083,996	351,471
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	163,999,570	10,167,900	334,408
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	165,703,023	9,568,772	379,931
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	164,052,987	8,924,053	314,366
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	163,058,691	8,121,400	382,675
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	163,783,953	7,665,012	297,344
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	152,608,596	6,708,009	164,225
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	155,065,139	6,327,814	92,510
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	161,764,489	5,793,772	236,577
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	96,150,692	5,009,867	231,778
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	95,214,622	4,549,998	228,324

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	94,887,123	4,193,398	207,592
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	94,707,473	3,741,771	198,848
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	91,107,535	3,276,608	125,297
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	92,542,706	2,852,529	186,826
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	90,863,722	2,435,870	140,164
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	89,784,946	2,011,352	123,110
201903	202109	9,867	490,892,570	0	3,767,985	68,195,371	2,324,661	613,028	0	64,959	241,672	90,286,025	1,631,532	130,598
201903	202110	9,786	418,580,761	0	2,984,986	67,491,306	5,234,041	270,880	443,011	0	258,725	85,730,476	1,177,336	84,780
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	81,839,866	777,095	17,885
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	89,064,126	459,290	42,179
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	1,103,649	27,550	16,002
201903	202202	9,378	136,277,260	0	342,783	65,578,020	2,997,956	103,882	11,532	197,389	95,798	720,063	20,256	75,936
201903	202203	9,285	69,261,236	0	24,267	66,787,155	323,936	117,555	80,451	0	145,856	620,839	18,131	7,705
201903	202204	55	892,743	0	0	44,554	56,773	81,349	28,302	38,458	145,856	403,123	16,772	3,016
201903	202205	23	553,925	0	23,531	49,342	0	87,632	8,346	31,909	77,433	450,842	14,350	3,049
201903	202206	18	358,665	0	0	34,665	58,676	0	61,134	0	61,790	704,561	11,333	55,709
201903	202207	15	259,970	0	0	27,343	43,654	0	26,077	29,218	28,302	349,769	9,732	7,211
201903	202208	12	179,641	0	0	36,496	9,292	0	20,206	0	29,218	772,158	7,621	172,877
201903	202209	9	95,165	0	0	35,310	5,799	0	13,304	0	29,218	410,321	6,346	21,539
201903	202210	3	48,320	0	0	0	0	0	0	0	0	196,116	4,762	18
201903	202211	0	0	0	0	0	0	0	0	0	0	208,951	3,462	46
201903	202212	0	0	0	0	0	0	0	0	0	0	221,256	2,546	302
201903	202301	0	0	0	0	0	0	0	0	0	0	443,848	1,082	193,852
201903	202302	0	0	0	0	0	0	0	0	0	0	8,594	971	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)
201903	202303	0	0	0	0	0	0	0	0	0	0	8,678	887	0
201903	202304	0	0	0	0	0	0	0	0	0	0	8,762	802	0
201903	202305	0	0	0	0	0	0	0	0	0	0	137,244	716	6,808
201903	202306	0	0	0	0	0	0	0	0	0	0	8,934	630	0
201903	202307	0	0	0	0	0	0	0	0	0	0	29,022	542	0
201903	202308	0	0	0	0	0	0	0	0	0	0	136,271	454	0
201903	202309	0	0	0	0	0	0	0	0	0	0	19,199	365	0
201903	202310	0	0	0	0	0	0	0	0	0	0	9,289	275	0
201903	202311	0	0	0	0	0	0	0	0	0	0	29,380	184	0
201903	202312	0	0	0	0	0	0	0	0	0	0	19,471	93	0
201903	202401	0	0	0	0	0	0	0	0	0	0	2,006,051	2,055	59,690
201903	202402	0	0	0	0	0	0	0	0	0	0	141,132,970	19,550,953	141,429
201903	202403	0	0	0	0	0	0	0	0	0	0	140,442,707	18,954,084	105,607

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)
201904	201904	0	0	0	2,891,200	0	0	0	0	0	0	142,295,011	18,384,896	126,448
201904	201905	17,079	3,596,796,198	0	4,208,889	110,417,443	7,921,230	0	0	0	0	143,558,959	17,777,211	155,950
201904	201906	17,040	3,479,921,373	0	4,878,936	109,463,713	47,552,535	0	0	0	0	148,971,873	17,168,561	269,189
201904	201907	17,010	3,365,290,959	0	4,107,852	111,038,705	8,209,047	468,068	0	0	0	147,078,147	16,525,594	259,007
201904	201908	16,983	3,248,557,062	0	6,640,741	111,112,865	14,552,765	0	269,890	0	0	148,736,484	15,877,857	345,696
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	149,460,122	15,251,167	329,700
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	146,479,885	14,632,234	277,732
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	146,487,731	13,892,458	245,903
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	150,879,684	13,435,127	311,318
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	155,622,366	12,737,775	434,930
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	146,217,766	12,057,884	330,727
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	143,958,749	11,340,709	310,052
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	149,445,734	10,862,637	377,943
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	145,276,274	10,165,790	310,577
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	144,608,333	9,549,522	304,387
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	145,674,934	8,932,542	323,071
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	144,102,287	8,271,770	309,546
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	143,731,301	7,691,226	270,905
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	133,870,373	6,802,219	115,561
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	138,397,847	6,588,061	80,396
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	141,595,020	5,902,646	200,461
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	141,932,295	5,291,702	236,083
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	85,111,214	4,662,617	212,205
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	84,127,506	4,274,019	168,997

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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	83,283,441	3,851,449	168,998
201904	202105	9,458	769,155,179	0	5,637,062	61,185,054	5,898,783	956,793	329,339	0	841,018	83,225,088	3,437,353	183,603
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	81,856,614	3,036,581	160,206
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	80,327,081	2,640,185	117,075
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	80,480,549	2,254,558	193,888
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	80,119,895	1,875,805	115,726
201904	202110	9,003	434,847,178	0	3,519,482	59,371,965	7,083,949	581,442	303,646	0	873,662	78,206,088	1,478,397	164,445
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	73,785,823	1,065,652	94,143
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	79,194,842	781,159	25,258
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	74,247,680	368,338	6,887
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	899,396	7,135	8,938
201904	202203	8,557	120,883,443	0	508,082	58,539,975	610,770	126,674	150,694	110,827	212,377	1,050,182	5,346	136,339
201904	202204	8,392	59,570,640	0	4,540	57,608,530	690,320	111,282	179,345	0	282,264	276,870	4,624	1,557
201904	202205	127	1,621,030	0	0	60,953	42,440	16,430	110,926	103,391	221,578	152,851	3,740	3,443
201904	202206	24	778,941	0	0	74,519	0	60,660	27,068	80,278	110,752	154,098	3,101	224
201904	202207	19	517,639	0	0	63,121	28,809	0	60,660	7,319	80,278	99,539	2,596	239
201904	202208	11	324,018	0	0	39,357	55,578	0	0	0	80,001	465,909	2,160	76,461
201904	202209	11	243,137	0	0	28,159	22,844	55,578	0	0	7,319	274,978	1,805	44,817
201904	202210	9	142,295	0	0	35,499	0	0	64,119	0	0	107,660	1,448	29,108
201904	202211	4	92,344	0	0	4,626	0	0	3,756	55,578	0	77,462	1,092	53
201904	202212	4	82,933	0	0	4,657	0	0	0	3,756	45,775	73,915	692	23
201904	202301	4	68,473	0	0	0	18,941	0	0	0	45,775	86,152	403	870
201904	202302	3	64,716	0	0	4,719	0	0	0	0	0	238,445	0	129,200
201904	202303	1	9,454	0	0	4,672	0	0	0	0	0	327,480	0	52,590



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201904	202304	1	4,526	0	0	4,526	0	0	0	0	0	0	0	0
201904	202305	0	0	0	0	0	0	0	0	0	0	0	0	0
201904	202306	0	0	0	0	0	0	0	0	0	0	0	0	0
201904	202307	0	0	0	0	0	0	0	0	0	0	0	0	0
201904	202308	0	0	0	0	0	0	0	0	0	0	0	0	0
201904	202309	0	0	0	0	0	0	0	0	0	0	0	0	0
201904	202310	0	0	0	0	0	0	0	0	0	0	83,184	0	43,843
201904	202311	0	0	0	0	0	0	0	0	0	0	0	0	0
201904	202312	0	0	0	0	0	0	0	0	0	0	0	0	0
201904	202401	0	0	0	0	0	0	0	0	0	0	0	0	0
201904	202402	0	0	0	0	0	0	0	0	0	0	2,028,290	14,927	53,352
201904	202403	0	0	0	0	0	0	0	0	0	0	140,732,818	20,292,533	129,573

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201905	201905	0	0	0	731,400	0	0	0	0	0	0	145,543,348	20,308,496	144,828
201905	201906	11,969	2,663,575,958	0	1,571,371	78,865,179	44,260,131	0	0	0	0	148,441,070	19,419,309	278,672
201905	201907	11,951	2,581,735,166	119,709	2,562,293	80,217,666	9,870,470	0	0	0	0	145,162,579	18,674,306	186,027
201905	201908	11,934	2,497,467,795	0	7,284,885	80,159,796	17,240,859	0	0	0	0	150,196,768	18,168,413	290,108
201905	201909	11,909	2,409,662,472	0	4,174,091	80,295,881	18,080,979	147,477	0	0	0	149,493,580	17,375,120	277,793
201905	201910	11,883	2,324,626,756	0	5,246,816	80,756,931	10,565,117	143,373	0	0	0	150,839,087	16,656,619	344,686
201905	201911	11,852	2,237,983,349	0	4,165,557	79,945,439	36,812,002	175,916	143,373	0	0	151,148,778	16,317,121	280,924
201905	201912	11,826	2,153,488,488	0	7,002,028	80,966,994	14,036,588	0	175,916	143,373	0	148,067,883	15,251,593	281,387
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	158,165,242	14,819,187	545,043
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	154,906,107	14,242,602	377,005
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	156,966,794	13,438,130	411,054
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	143,629,228	12,401,519	306,452
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	151,066,513	12,391,203	331,964
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	146,396,616	11,375,662	338,230
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	147,225,814	10,797,413	334,560
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	147,925,887	10,139,019	409,683
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	144,502,400	9,361,307	323,072
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	147,476,170	8,938,965	301,998
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	132,592,780	7,576,187	213,190
201905	202012	10,934	1,100,101,677	0	7,404,234	77,464,735	8,159,995	988,641	301,030	0	0	143,531,914	7,896,307	84,228
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	146,383,918	7,084,628	242,377
201905	202102	10,774	931,750,985	0	3,413,218	72,496,441	65,392,557	795,939	0	377,191	49,930	145,104,791	6,268,448	304,292
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	140,934,382	5,539,217	248,542
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	92,033,336	5,090,023	214,808

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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	89,989,074	4,594,578	241,052
201905	202106	7,126	595,144,777	0	4,251,101	46,928,422	10,734,458	539,394	152,511	0	73,628	88,480,215	4,102,557	242,022
201905	202107	7,041	543,067,716	0	4,981,438	46,854,271	9,444,985	42,007	364,352	88,311	0	85,600,222	3,667,411	154,516
201905	202108	6,970	490,194,597	0	3,289,724	47,077,758	4,709,553	195,396	0	187,593	0	84,271,694	3,240,106	127,615
201905	202109	6,922	438,879,167	0	4,212,162	46,621,155	6,517,097	166,020	55,860	0	187,593	86,118,421	2,835,770	175,433
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	85,046,584	2,432,749	142,309
201905	202111	6,785	338,113,243	0	3,624,832	46,031,001	6,050,990	284,019	242,733	0	55,860	80,922,126	1,955,132	152,704
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	77,448,578	1,530,784	54,406
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	86,142,926	1,296,790	86,683
201905	202202	6,560	187,913,818	0	1,040,963	44,735,727	5,825,741	0	73,832	48,409	84,570	79,443,891	790,218	51,752
201905	202203	6,517	141,302,093	0	1,680,370	45,359,283	1,375,710	0	109,045	0	129,118	77,902,097	403,365	13,566
201905	202204	6,434	92,744,765	0	482,344	44,281,086	2,506,766	101,530	23,061	26,153	71,526	1,461,586	13,089	36,380
201905	202205	6,331	46,931,384	0	13,378	44,966,142	317,966	74,431	18,482	0	26,153	765,252	11,230	4,962
201905	202206	51	596,928	0	0	25,082	0	30,136	64,855	0	26,153	684,395	6,066	100,855
201905	202207	11	255,958	0	0	25,206	0	0	30,136	42,616	0	551,621	5,966	25,976
201905	202208	9	182,360	0	0	25,330	0	0	0	10,771	41,616	153,297	4,539	366
201905	202209	7	136,665	0	0	21,712	0	0	0	0	50,387	323,790	4,446	9,927
201905	202210	7	112,954	0	0	21,825	0	0	0	0	10,771	141,204	3,687	31
201905	202211	5	51,512	0	0	21,939	0	0	0	0	0	265,684	3,084	47,543
201905	202212	1	18,802	0	0	6,231	0	0	0	0	0	72,797	2,616	797
201905	202301	1	12,571	0	0	6,267	0	0	0	0	0	60,998	2,212	0
201905	202302	1	6,304	0	0	6,304	0	0	0	0	0	69,962	1,806	0
201905	202303	0	0	0	0	0	0	0	0	0	0	92,270	1,399	41
201905	202304	0	0	0	0	0	0	0	0	0	0	728,003	986	89,842

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)
201905	202305	0	0	0	0	0	0	0	0	0	0	13,762	908	1,160
201905	202306	0	0	0	0	0	0	0	0	0	0	16,013	830	0
201905	202307	0	0	0	0	0	0	0	0	0	0	8,080	750	0
201905	202308	0	0	0	0	0	0	0	0	0	0	8,160	670	0
201905	202309	0	0	0	0	0	0	0	0	0	0	8,241	589	0
201905	202310	0	0	0	0	0	0	0	0	0	0	58,323	508	0
201905	202311	0	0	0	0	0	0	0	0	0	0	8,405	425	0
201905	202312	0	0	0	0	0	0	0	0	0	0	165,531	342	958
201905	202401	0	0	0	0	0	0	0	0	0	0	18,573	258	0
201905	202402	0	0	0	0	0	0	0	0	0	0	8,658	173	0
201905	202403	0	0	0	0	0	0	0	0	0	0	70,743	87	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)
201906	201906	0	0	0	773,260	0	0	0	0	0	0	701,194	6,060	15,192
201906	201907	12,660	2,815,665,090	50,000	4,216,817	83,642,703	671,840	0	0	0	0	128,847,433	18,826,466	144,275
201906	201908	12,636	2,726,727,100	0	3,127,244	83,916,811	2,527,365	0	0	0	0	130,531,366	18,328,645	174,851
201906	201909	12,619	2,639,658,505	0	3,052,526	84,178,152	1,563,926	424,930	0	0	0	129,586,064	17,676,724	119,577
201906	201910	12,603	2,552,323,557	0	6,739,665	84,388,452	2,386,769	313,726	424,930	0	0	132,013,242	17,149,918	204,559
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	131,805,689	16,541,397	175,572
201906	201912	12,530	2,370,117,212	0	8,091,569	84,546,212	4,755,231	0	0	106,290	424,930	135,444,814	15,890,734	310,456
201906	202001	12,488	2,277,218,008	0	4,011,060	82,799,285	51,386,292	721,790	0	0	106,290	137,022,417	15,466,445	308,847
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	131,531,027	14,513,910	216,772
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	139,694,888	14,238,422	347,914
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	138,145,577	13,630,277	338,801
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	140,395,597	12,928,754	423,384
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	142,045,581	12,041,505	473,966
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	136,928,068	11,906,083	354,175
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	132,895,441	11,006,344	325,289
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	134,842,641	10,445,908	401,484
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	134,516,910	9,863,012	386,167
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	130,433,627	9,146,248	302,915
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	131,303,076	8,727,405	264,591
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	122,564,528	7,745,406	172,248
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	125,038,903	7,557,481	98,211
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	133,288,761	7,109,709	274,291
201906	202104	11,337	910,567,493	0	6,615,307	80,925,224	4,380,898	400,499	445,649	0	0	128,946,360	6,341,976	238,259
201906	202105	11,243	822,464,325	0	6,519,603	80,579,886	4,713,697	1,363,845	376,592	0	0	128,352,053	5,716,345	252,752

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201906	202106	11,118	734,610,955	0	5,089,776	80,271,495	2,626,568	740,098	579,620	171,650	0	129,519,048	5,223,322	251,505
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	84,822,228	4,619,959	270,322
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	81,648,790	4,162,831	213,042
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	80,626,248	3,790,032	166,276
201906	202110	7,547	477,437,468	0	2,924,412	51,306,982	2,486,935	647,331	60,193	0	173,563	79,363,356	3,376,653	148,397
201906	202111	7,495	422,953,180	0	3,321,149	51,250,916	1,055,621	727,990	48,535	0	101,602	80,352,994	2,984,822	206,308
201906	202112	7,432	367,957,720	0	3,959,864	51,048,889	1,281,494	206,775	225,983	0	0	78,868,887	2,615,828	137,510
201906	202201	7,344	312,525,535	0	2,863,602	50,743,600	691,929	496,245	39,595	95,373	0	76,111,052	2,178,372	119,226
201906	202202	7,270	258,644,274	0	1,307,683	50,050,297	3,478,648	257,481	161,115	0	95,373	70,210,991	1,719,382	51,451
201906	202203	7,227	207,082,195	0	2,292,570	50,393,201	734,486	27,610	261,826	37,838	95,373	81,354,779	1,595,931	99,426
201906	202204	7,136	153,630,070	0	1,106,864	50,024,595	768,900	101,493	90,984	105,887	0	74,968,203	1,088,882	90,881
201906	202205	7,065	102,131,196	0	495,668	49,775,299	547,130	67,926	96,651	27,610	105,887	73,729,812	722,421	116,879
201906	202206	6,941	50,854,647	0	75,843	49,262,520	321,196	40,631	28,207	96,651	104,887	71,405,102	361,659	28,947
201906	202207	54	1,298,181	0	0	84,705	111,903	0	61,794	0	164,356	754,678	7,780	3,776
201906	202208	29	967,199	0	0	85,199	93,522	0	0	26,394	68,409	252,437	2,808	1,208
201906	202209	20	726,608	0	0	67,030	0	93,522	0	0	8,480	303,096	2,199	30,374
201906	202210	15	573,254	0	0	69,793	0	0	93,522	0	8,480	145,125	1,406	554
201906	202211	15	497,730	0	19,950	62,041	0	0	74,446	0	0	220,456	1,491	5,684
201906	202212	12	382,418	0	145,437	47,425	8,002	0	0	74,446	0	98,279	3,140	12
201906	202301	6	189,556	0	0	17,491	0	6,971	35,007	0	0	97,679	1,339	4,857
201906	202302	6	131,594	0	0	17,634	0	0	6,971	35,007	0	66,982	1,100	0
201906	202303	6	113,961	0	0	17,777	0	0	0	6,971	20,007	42,246	915	0
201906	202304	6	81,183	0	0	17,922	0	0	0	0	17,094	212,190	1,059	0
201906	202305	6	53,378	0	0	18,068	0	0	0	0	6,971	59,154	463	0

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201906	202306	5	25,186	0	0	18,215	0	0	0	0	0	230,025	362	49,500
201906	202307	0	0	0	0	0	0	0	0	0	0	14,648	0	2
201906	202308	0	0	0	0	0	0	0	0	0	0	10,000	0	0
201906	202309	0	0	0	0	0	0	0	0	0	0	7,708	5	5,054
201906	202310	0	0	0	0	0	0	0	0	0	0	0	0	0
201906	202311	0	0	0	0	0	0	0	0	0	0	12,696	0	4
201906	202312	0	0	0	0	0	0	0	0	0	0	312,429	0	21,280
201906	202401	0	0	0	0	0	0	0	0	0	0	0	0	0
201906	202402	0	0	0	0	0	0	0	0	0	0	0	0	0
201906	202403	0	0	0	0	0	0	0	0	0	0	85,177	0	0

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201907	201907	0	0	0	172,320	0	0	0	0	0	0	144,568	0	9,153
201907	201908	13,515	2,906,493,947	99,626	5,216,974	85,823,538	19,513,790	0	0	0	0	0	0	0
201907	201909	13,482	2,814,465,952	0	5,082,528	86,080,944	19,852,670	0	0	0	0	0	0	0
201907	201910	13,456	2,722,676,153	0	4,838,906	86,500,367	10,579,986	710,748	0	0	0	1,841,821	1,588	44,697
201907	201911	13,429	2,630,728,087	0	4,269,122	85,876,754	36,208,103	114,650	710,748	0	0	119,300,811	17,175,730	109,964
201907	201912	13,402	2,540,166,120	0	8,660,325	86,979,931	9,379,533	0	114,650	710,748	0	120,677,870	16,693,067	135,760
201907	202001	13,359	2,443,298,307	0	5,847,839	83,264,712	114,929,824	0	0	114,650	710,748	120,424,524	16,242,351	121,198
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	123,220,525	15,598,229	217,324
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	123,266,584	15,081,296	189,837
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	126,695,397	14,700,574	275,431
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	123,292,874	13,970,809	220,923
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	126,319,659	13,481,090	281,636
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	128,262,631	13,002,245	320,929
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	129,769,494	12,422,589	371,068
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	127,221,627	11,617,142	342,721
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	131,843,058	11,414,090	364,788
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	125,372,420	10,632,048	360,956
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	122,274,284	10,129,720	241,204
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	126,378,518	9,640,230	375,819
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	122,801,798	8,931,627	303,550
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	125,865,289	8,544,590	341,593
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	111,512,497	7,399,453	177,307
201907	202105	12,045	934,793,808	0	5,985,713	82,735,613	7,891,133	411,474	110,557	75,767	0	120,861,331	7,737,555	86,570
201907	202106	11,951	844,755,570	0	7,702,399	81,843,926	12,660,676	377,233	197,822	0	75,767	122,170,461	6,976,163	226,992



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	202107	11,793	754,002,977	0	6,479,053	81,320,146	11,106,554	211,953	117,813	197,822	75,767	121,863,868	6,361,557	253,932
201907	202108	8,400	664,933,520	0	5,563,158	53,019,753	5,849,026	423,356	0	99,062	211,617	118,211,718	5,728,155	215,259
201907	202109	8,285	605,023,816	0	4,870,372	52,474,230	8,232,348	704,007	171,554	0	213,866	121,484,500	5,364,086	227,077
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	119,338,378	4,777,203	263,419
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	77,234,701	4,221,410	196,988
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	76,565,880	3,825,867	210,811
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	75,426,826	3,467,707	172,546
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	75,788,668	3,109,968	180,992
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	74,431,985	2,767,875	150,471
201907	202204	7,755	210,088,974	0	2,288,801	50,366,255	4,791,733	101,479	47,135	0	155,832	70,073,572	2,330,732	83,863
201907	202205	7,657	156,836,992	0	1,095,111	50,786,165	1,310,920	114,789	68,169	79,890	46,774	68,008,997	1,974,916	47,059
201907	202206	7,592	103,675,799	0	509,422	50,102,409	1,564,140	147,359	71,163	68,169	46,427	75,857,366	1,806,778	123,803
201907	202207	7,468	51,964,312	0	18,607	49,271,748	1,241,687	139,104	60,343	71,163	68,169	71,180,787	1,339,580	110,047
201907	202208	178	1,867,392	0	0	42,481	0	39,148	46,907	20,442	139,332	69,250,910	999,742	63,479
201907	202209	20	490,273	0	0	42,706	0	0	8,279	46,907	100,027	67,785,603	656,511	30,871
201907	202210	13	356,953	0	0	31,719	20,141	0	0	0	53,518	66,787,333	338,459	43,378
201907	202211	8	223,539	0	0	26,130	0	0	0	0	40,342	1,474,461	7,651	2,040
201907	202212	7	182,263	0	0	24,283	16,192	0	0	0	40,342	480,793	2,913	1,535
201907	202301	7	157,981	0	0	26,414	0	0	0	0	0	131,022	1,665	303
201907	202302	2	89,236	0	12,205	3,943	0	0	0	0	0	76,402	936	26
201907	202303	1	73,088	0	0	3,981	0	0	0	0	0	148,141	898	11,482
201907	202304	1	69,107	0	0	4,019	0	0	0	0	0	48,126	238	28,395
201907	202305	1	65,088	0	0	4,057	0	0	0	0	0	5,747	28	0
201907	202306	1	61,031	0	0	4,096	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)
201907	202307	1	56,935	0	0	4,135	0	0	0	0	0	0	0	0
201907	202308	1	52,800	0	0	4,174	0	0	0	0	0	15,000	0	0
201907	202309	1	48,626	0	0	4,214	0	0	0	0	0	9,000	0	0
201907	202310	1	44,412	0	0	4,254	0	0	0	0	0	0	0	0
201907	202311	1	40,158	0	0	4,295	0	0	0	0	0	0	0	0
201907	202312	1	35,863	0	0	4,336	0	0	0	0	0	0	0	0
201907	202401	1	31,528	0	0	0	0	31,528	0	0	0	0	0	0
201907	202402	1	31,528	0	0	0	0	31,528	0	0	0	0	0	0
201907	202403	1	31,528	0	18,271	4,461	0	0	0	0	0	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)
201908	201908	0	0	0	1,325,888	0	0	0	0	0	0	122,580	0	74,375
201908	201909	13,099	2,839,774,614	58,993	2,085,535	83,426,717	12,396,599	0	0	0	0	0	0	0
201908	201910	13,082	2,753,150,724	0	3,573,652	83,882,503	5,795,530	0	0	0	0	0	0	0
201908	201911	13,062	2,665,304,333	49,295	5,414,536	83,643,474	22,236,429	0	0	0	0	0	0	0
201908	201912	13,039	2,575,962,869	0	5,867,068	84,345,292	4,861,748	0	0	0	0	25,339	0	5,541
201908	202001	13,007	2,484,991,385	0	4,091,938	83,175,956	43,913,243	133,567	0	0	0	3,998	0	0
201908	202002	12,985	2,397,511,183	0	2,026,411	83,448,676	44,481,700	226,018	133,567	0	0	2,000	0	0
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	1,626,342	10,570	47,222
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	117,867,746	17,104,731	105,033
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	118,845,766	16,710,053	105,635
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	118,951,564	16,109,690	120,710
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	119,520,585	15,523,395	122,446
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	123,521,259	15,222,588	199,629
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	122,790,770	14,431,064	226,352
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	122,827,237	14,003,609	207,352
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	125,372,275	13,524,249	239,793
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	126,896,154	12,948,437	294,736
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	123,910,381	12,119,033	277,100
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	129,000,014	12,007,137	304,494
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	129,727,562	11,171,303	333,996
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	124,648,552	10,663,124	350,064
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	125,071,849	10,155,347	357,270
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	121,040,447	9,431,167	269,226
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	123,117,385	9,104,854	287,489

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	113,256,675	8,027,677	187,519
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	118,070,704	8,150,145	97,176
201908	202110	8,290	608,756,490	0	4,800,429	52,578,192	9,383,208	363,784	78,016	0	296,867	123,652,239	7,543,724	288,304
201908	202111	8,217	550,781,421	0	4,688,263	52,752,032	4,963,695	273,321	53,015	0	157,235	121,522,042	6,855,858	286,658
201908	202112	8,139	492,289,314	0	5,419,757	52,766,080	2,178,333	290,515	116,869	0	0	118,678,508	6,257,214	239,251
201908	202201	8,044	433,344,302	0	3,669,276	52,172,712	3,559,556	239,966	113,599	0	0	121,923,631	5,858,959	289,817
201908	202202	7,980	377,055,876	0	2,150,256	51,294,746	8,611,454	130,514	157,911	113,599	0	122,328,076	5,293,266	305,020
201908	202203	7,929	323,096,575	0	4,884,703	51,891,741	1,304,700	168,705	175,950	0	113,599	117,012,842	4,700,204	198,017
201908	202204	7,827	265,008,024	0	2,089,611	50,973,264	3,884,705	160,204	0	175,950	113,599	75,497,405	4,178,495	190,916
201908	202205	7,761	211,581,718	0	1,697,104	51,280,932	983,565	227,182	80,755	88,611	68,295	72,968,204	3,806,697	128,208
201908	202206	7,687	157,640,757	0	1,311,875	50,824,792	1,473,564	67,843	85,376	77,810	88,611	74,402,584	3,450,757	201,154
201908	202207	7,615	105,121,613	0	416,497	50,207,452	1,731,038	79,804	71,153	40,671	76,747	74,468,346	3,115,993	188,127
201908	202208	7,475	53,095,512	0	51,301	50,534,494	248,180	11,686	29,400	54,261	26,904	69,947,808	2,661,608	119,359
201908	202209	50	1,536,780	0	0	110,844	110,871	27,117	11,686	29,400	54,261	66,750,394	2,297,791	51,372
201908	202210	19	1,195,173	0	0	120,984	0	0	0	11,686	83,661	74,824,387	2,148,308	133,921
201908	202211	16	1,037,849	0	0	100,804	11,508	0	0	1,961	63,277	70,745,782	1,676,277	126,673
201908	202212	14	906,937	0	32,113	95,638	63,696	0	0	0	8,189	68,784,395	1,325,753	72,315
201908	202301	9	719,274	0	0	88,729	0	0	63,696	0	0	67,300,232	982,807	92,241
201908	202302	8	622,357	0	0	89,475	0	0	63,696	0	0	67,297,710	662,962	80,564
201908	202303	4	532,882	0	0	71,876	0	0	0	63,696	0	65,035,215	330,493	8,145
201908	202304	3	461,006	0	0	67,763	0	0	0	0	63,696	682,218	5,700	4,616
201908	202305	3	393,243	0	0	68,426	0	0	0	0	0	95,604	1,838	22
201908	202306	2	261,121	0	0	69,094	0	0	0	0	0	121,986	1,554	6,875
201908	202307	2	192,027	0	0	69,770	0	0	0	0	0	304,851	1,003	63,738

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	202308	2	122,257	0	0	70,452	0	0	0	0	0	75,233	690	1,219
201908	202309	1	51,805	0	0	4,090	0	0	0	0	0	52,226	385	0
201908	202310	1	47,715	0	0	4,130	0	0	0	0	0	98,787	843	13,569
201908	202311	1	43,586	0	0	4,170	0	0	0	0	0	9,291	106	9
201908	202312	1	39,415	0	0	4,211	0	0	0	0	0	6,627	85	0
201908	202401	1	35,204	0	0	4,252	0	0	0	0	0	135,186	64	462
201908	202402	1	30,952	0	0	4,294	0	0	0	0	0	377,816	43	0
201908	202403	1	26,658	0	0	4,336	0	0	0	0	0	19,354	22	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)
201909	201909	0	0	0	980,660	0	0	0	0	0	0	15,664	0	0
201909	201910	15,786	3,471,597,818	0	1,449,503	101,655,162	10,695,720	0	0	0	0	15,664	0	0
201909	201911	15,774	3,367,967,256	0	7,575,724	101,475,600	29,951,785	204,000	0	0	0	15,664	0	0
201909	201912	15,737	3,258,580,510	99,647	8,725,810	102,277,103	8,074,078	0	204,000	0	0	15,664	0	0
201909	202001	15,703	3,146,533,881	0	4,225,634	98,161,189	145,845,037	110,271	0	204,000	0	199,729	0	75,294
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	0	0	0
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	0	0	0
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	0	0	0
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	25,547	0	0
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	0	0	0
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	0	0	0
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	0	0	0
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	578,874	4,430	16,412
201909	202010	14,982	2,132,250,221	0	7,649,727	99,756,263	16,880,654	653,536	242,008	0	0	118,516,525	16,923,932	110,063
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	119,183,240	16,429,700	108,214
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	120,447,867	15,853,419	152,455
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	122,134,882	15,517,527	141,906
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	119,561,351	14,710,671	121,888
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	128,429,816	14,351,113	369,279
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	127,053,680	13,867,174	281,042
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	126,013,005	13,229,970	241,854
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	124,159,474	12,394,443	275,902
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	129,359,229	12,333,556	303,115
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	128,955,700	11,521,001	346,862

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)
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	130,816,968	10,952,024	321,658
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	120,187,974	10,428,783	238,181
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	119,919,048	9,767,046	270,565
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	124,813,410	9,450,325	353,720
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	111,907,314	8,521,235	105,130
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	114,956,381	8,325,824	79,484
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	123,884,437	7,952,436	293,352
201909	202204	9,494	394,657,724	0	2,869,962	63,043,666	7,459,619	446,488	426,456	47,556	230,211	122,594,301	7,230,918	318,638
201909	202205	9,418	328,060,093	0	2,647,272	63,605,262	1,891,749	467,243	231,580	284,710	148,695	117,293,588	6,691,311	207,760
201909	202206	9,325	260,321,595	0	2,764,134	62,965,736	2,524,818	185,990	277,029	95,409	374,526	119,550,527	6,240,391	234,945
201909	202207	9,213	194,007,425	0	1,611,847	62,005,171	3,822,498	107,713	155,175	224,676	442,437	119,104,823	5,687,989	215,999
201909	202208	9,123	129,593,622	0	701,386	62,404,771	1,041,281	187,399	26,852	76,512	421,835	118,992,475	5,121,302	249,726
201909	202209	8,953	64,079,085	0	71,333	61,978,040	478,495	122,390	34,003	15,625	331,213	116,851,002	4,605,887	191,058
201909	202210	91	1,341,072	0	0	48,356	27,433	43,009	65,122	25,952	167,945	74,497,766	4,092,480	206,660
201909	202211	29	640,451	0	0	48,611	0	27,433	15,798	35,510	127,091	72,638,904	3,720,814	156,771
201909	202212	21	468,210	0	0	37,815	118,070	0	0	7,147	150,923	74,972,421	3,405,841	221,133
201909	202301	17	401,012	0	0	35,300	23,353	18,186	0	0	134,951	69,969,985	2,971,362	128,035
201909	202302	15	331,384	0	0	34,962	24,813	13,544	0	0	112,573	64,851,380	2,550,494	43,259
201909	202303	14	266,809	0	0	31,946	25,059	0	13,544	0	0	75,453,251	2,497,481	145,413
201909	202304	6	119,242	0	0	13,465	18,704	0	0	13,544	0	69,514,512	1,977,427	106,143
201909	202305	6	99,596	0	0	13,350	0	18,704	0	0	0	68,730,461	1,646,210	86,474
201909	202306	5	72,701	0	0	13,410	0	0	18,704	0	0	67,442,768	1,301,034	73,549
201909	202307	5	59,292	0	0	13,469	0	0	0	18,704	0	67,008,227	977,329	60,349
201909	202308	5	45,822	0	0	13,529	0	0	0	0	18,704	65,952,962	649,153	21,289

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)
201909	202309	4	28,908	0	0	10,204	0	0	0	0	18,704	64,119,406	324,385	25,816
201909	202310	1	18,704	0	0	0	0	0	0	0	0	882,967	9,525	10,675
201909	202311	0	0	0	0	0	0	0	0	0	0	236,645	5,963	5,258
201909	202312	0	0	0	0	0	0	0	0	0	0	364,993	4,397	83,289
201909	202401	0	0	0	0	0	0	0	0	0	0	75,170	3,685	17
201909	202402	0	0	0	0	0	0	0	0	0	0	92,908	3,283	3,015
201909	202403	0	0	0	0	0	0	0	0	0	0	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)
201910	201910	0	0	0	1,573,720	0	0	0	0	0	0	48,802	2,008	17
201910	201911	16,224	3,604,750,051	0	3,519,721	106,003,328	46,989,290	0	0	0	0	57,451	1,644	0
201910	201912	16,198	3,494,229,284	0	7,320,783	107,153,836	15,942,639	0	0	0	0	58,408	1,362	626
201910	202001	16,166	3,378,334,114	0	3,003,846	100,983,819	216,862,202	0	0	0	0	60,945	874	0
201910	202002	16,149	3,273,874,179	0	1,120,971	105,484,689	83,952,286	761,885	0	0	0	31,233	585	0
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	31,524	294	0
201910	202004	16,102	3,043,333,768	0	8,854,605	107,752,200	26,509,905	363,658	926,489	0	0	174,877	0	100,039
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	0	0	0
201910	202006	16,015	2,812,199,353	0	10,340,295	107,922,976	27,510,503	641,103	709,422	0	0	10,000	0	0
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	0	0	0
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	1,000	0	0
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	0	0	0
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	0	0	0
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	846,706	0	0
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	0	0	0
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	0	0	0
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	7,379	0	2,621
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	0	0	0
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	1,119,900	4,647	32,803
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	106,093,050	15,391,345	61,368
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	109,025,649	15,050,184	107,628
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	112,712,726	14,738,500	171,833
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	107,421,763	13,969,913	72,722
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	113,266,364	13,638,431	200,216

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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	114,294,087	13,210,882	223,095
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	114,552,979	12,738,352	215,224
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	110,341,670	11,858,804	149,262
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	115,588,469	11,882,358	199,149
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	116,450,356	11,102,301	290,729
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	115,822,123	10,669,195	238,306
201910	202204	9,846	474,327,266	0	3,113,830	64,278,690	13,838,262	770,604	86,097	76,421	155,394	120,764,840	10,140,805	297,076
201910	202205	9,778	406,011,168	0	3,146,650	65,186,792	4,844,509	656,093	436,690	0	60,829	109,782,959	9,481,400	234,013
201910	202206	9,696	335,543,776	0	3,520,151	64,376,352	6,032,930	428,222	339,484	360,664	60,829	113,770,873	9,249,624	262,779
201910	202207	9,585	266,772,280	0	2,828,863	62,888,193	8,828,992	181,995	246,023	238,623	360,664	99,780,558	7,916,842	128,807
201910	202208	9,474	199,707,261	0	1,869,932	63,701,380	2,396,055	453,801	83,433	181,714	415,317	110,592,324	8,583,310	76,900
201910	202209	9,383	131,840,558	0	607,456	63,121,029	2,445,796	135,093	279,302	66,531	283,241	115,362,043	7,820,477	312,307
201910	202210	9,225	66,185,313	0	41,321	62,972,627	784,128	187,117	65,526	121,287	171,805	110,258,217	7,141,220	226,756
201910	202211	153	1,714,649	0	28,023	45,079	0	70,109	66,527	63,152	166,827	108,223,812	6,562,006	204,086
201910	202212	32	678,299	0	0	44,105	13,547	0	22,510	75,750	157,553	111,689,337	6,290,358	219,182
201910	202301	21	523,394	0	0	34,489	12,346	0	0	9,350	112,017	111,525,310	5,729,364	254,386
201910	202302	14	353,256	0	0	33,016	0	0	0	0	79,282	109,570,486	5,190,177	227,902
201910	202303	11	276,948	0	0	33,198	0	0	0	0	3,532	108,984,261	4,703,688	204,758
201910	202304	8	168,000	0	0	32,156	8,707	0	0	0	0	105,830,631	4,223,010	130,582
201910	202305	5	132,312	0	0	23,215	0	0	0	0	0	67,420,829	3,761,962	154,648
201910	202306	5	107,872	0	0	14,110	46,792	0	0	0	0	67,656,800	3,463,099	163,001
201910	202307	5	93,762	0	0	19,269	28,700	0	0	0	0	64,203,119	3,015,024	134,424
201910	202308	5	65,255	0	0	16,470	23,527	0	0	0	0	62,548,228	2,700,175	98,513
201910	202309	4	44,571	0	0	14,965	7,399	0	0	0	0	69,052,252	2,628,018	133,302

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201910	202310	3	14,241	0	0	10,551	0	0	0	0	0	64,487,772	2,133,399	124,006
201910	202311	0	0	0	0	0	0	0	0	0	0	63,460,899	1,826,490	87,984
201910	202312	0	0	0	0	0	0	0	0	0	0	63,295,620	1,496,038	155,790
201910	202401	0	0	0	0	0	0	0	0	0	0	62,684,697	1,218,550	155,390
201910	202402	0	0	0	0	0	0	0	0	0	0	61,285,179	899,664	47,042
201910	202403	0	0	0	0	0	0	0	0	0	0	60,314,711	592,335	28,814

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	201911	0	0	0	610,960	0	0	0	0	0	0	57,852,308	294,536	6,737
201911	201912	17,786	4,090,660,707	0	5,899,262	121,360,121	4,188,530	0	0	0	0	2,197,032	12,999	4,479
201911	202001	17,748	3,961,097,324	58,805	3,043,785	119,785,946	66,303,699	676,580	0	0	0	154,183	1,940	10,295
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	111,100	2,363	2,637
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	89,883	825	1,355
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	65,746	691	100
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	52,239	482	134
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	27,672	117	264
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	166,731	261	46,224
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	191,003	76	35,982
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	19,586	57	0
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	19,605	38	0
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	19,624	19	0
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	15,000	0	0
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	26,000	0	0
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	48,435	0	0
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	8,140	0	0
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	30,000	0	0
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	155,818	0	31,437
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	4,000	0	0
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	27,273	0	0
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	69,000	0	0
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	3,545	0	0
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	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)
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	0	0	0
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	1,420,821	10,096	31,617
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	117,357,223	17,495,941	130,320
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	117,881,435	17,314,071	92,728
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	114,345,043	16,362,282	54,937
201911	202204	11,014	619,431,790	0	4,164,746	74,600,299	7,909,190	730,202	360,587	225,071	479,826	119,974,929	16,141,631	140,387
201911	202205	10,923	539,978,944	0	4,924,491	74,705,430	3,371,337	711,024	266,848	209,250	308,120	120,493,089	15,638,851	148,257
201911	202206	10,819	458,960,650	0	4,130,215	74,229,072	4,155,563	536,302	121,808	287,648	241,885	123,112,302	15,081,855	199,785
201911	202207	10,716	379,822,746	0	3,217,582	73,275,632	5,451,627	549,142	382,236	32,958	345,827	120,378,647	14,066,627	228,941
201911	202208	10,613	302,463,506	0	2,690,711	73,633,368	1,689,517	809,606	215,213	69,648	287,648	125,970,879	14,201,106	232,557
201911	202209	10,498	224,817,167	0	1,698,899	72,943,952	1,767,215	443,076	253,517	228,862	28,528	124,819,093	13,201,887	259,162
201911	202210	10,404	149,246,662	0	513,076	72,639,408	1,271,638	262,694	391,552	190,540	166,677	124,979,585	12,718,255	267,192
201911	202211	10,237	74,484,901	0	44,367	72,047,278	646,423	72,201	420,061	139,546	156,142	128,637,341	12,189,360	355,704
201911	202212	106	1,616,821	0	0	26,834	61,148	16,012	48,244	317,269	191,794	127,132,542	11,368,552	277,784
201911	202301	27	790,047	0	12,608	22,453	40,741	0	16,012	48,244	385,315	122,257,541	11,096,335	240,781
201911	202302	22	614,449	0	0	21,810	42,515	0	0	14,630	322,056	112,568,022	10,056,134	133,149
201911	202303	16	464,704	0	0	26,177	0	0	0	0	39,498	114,937,119	9,846,782	115,795
201911	202304	11	125,437	0	0	26,296	0	0	0	0	10,587	121,901,480	9,554,247	219,616
201911	202305	8	70,230	0	0	26,415	0	0	0	0	0	119,774,118	8,742,185	238,078
201911	202306	2	33,228	0	0	5,481	0	0	0	0	0	118,840,896	8,069,829	259,075
201911	202307	2	27,747	0	0	5,504	0	0	0	0	0	122,490,432	7,758,203	281,747
201911	202308	2	22,244	0	0	5,526	0	0	0	0	0	121,441,531	7,138,382	251,039
201911	202309	2	16,717	0	0	5,549	0	0	0	0	0	116,935,204	6,505,877	178,343
201911	202310	2	11,168	0	0	5,572	0	0	0	0	0	117,788,353	5,946,862	220,967

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201911	202311	2	5,595	0	0	5,595	0	0	0	0	0	116,488,285	5,418,039	149,967
201911	202312	0	0	0	0	0	0	0	0	0	0	115,711,669	4,854,728	161,012
201911	202401	0	0	0	0	0	0	0	0	0	0	76,241,112	4,392,547	205,582
201911	202402	0	0	0	0	0	0	0	0	0	0	70,186,194	3,851,464	114,869
201911	202403	0	0	0	0	0	0	0	0	0	0	68,182,872	3,414,535	97,520

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201912	201912	0	0	0	1,126,760	0	0	0	0	0	0	77,869,325	3,481,915	149,529
201912	202001	17,564	4,418,310,085	0	1,638,371	125,578,666	147,410,548	0	0	0	0	71,298,475	2,822,469	129,188
201912	202002	17,554	4,290,736,979	0	1,553,494	128,665,875	55,413,848	1,328,058	0	0	0	72,455,346	2,488,228	145,863
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	71,103,936	2,087,810	180,898
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	70,667,137	1,754,396	123,479
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	68,940,241	1,389,576	70,889
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	66,846,341	1,018,378	57,429
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	65,473,930	676,374	17,185
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	67,266,689	351,435	403,494
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	1,137,362	7,587	22,542
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	163,022	2,443	4,415
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	224,683	1,793	2,893
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	158,803	1,261	2,832
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	32,732	880	0
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	117,319	1,241	1,247
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	16,077	530	0
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	14,599	626	0
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	17,911	506	0
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	367,679	473	52,733
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	57,120	307	1,572
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	17,671	160	0
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	1,731	78	0
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	1,744	65	0
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	1,757	53	0

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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	41,736	40	0
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	135,027	26	80,934
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	1,796	13	0
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	0	0	0
201912	202204	11,138	785,048,752	0	4,973,057	83,071,820	14,248,758	1,010,933	1,121,467	111,064	852,625	0	0	0
201912	202205	11,057	696,236,366	0	4,984,924	83,743,247	4,877,295	1,000,747	955,044	328,618	325,523	0	0	0
201912	202206	10,973	605,274,597	0	5,270,813	83,073,721	7,262,272	298,730	634,400	351,683	329,917	0	0	0
201912	202207	10,862	515,823,965	0	4,862,471	82,231,906	9,297,676	271,873	447,356	210,405	637,982	3,146	0	0
201912	202208	10,749	427,586,905	0	4,659,269	82,359,939	3,895,779	553,954	228,894	178,593	267,946	141,207	0	21
201912	202209	10,622	338,508,228	0	3,049,229	81,555,758	3,867,726	432,305	233,539	234,528	273,140	1,117,571	6,441	32,248
201912	202210	10,513	252,855,882	0	1,825,508	81,193,215	2,802,060	258,203	211,801	227,652	253,860	128,713,043	19,540,804	99,693
201912	202211	10,398	168,553,630	0	605,998	80,562,685	2,057,410	386,661	224,680	91,638	473,717	126,564,811	18,745,995	78,404
201912	202212	10,225	85,501,168	0	99,526	79,790,013	1,182,420	146,195	273,196	133,777	265,210	130,013,668	18,454,610	97,841
201912	202301	183	4,237,704	0	0	160,171	31,993	73,926	74,667	247,817	173,658	133,867,656	17,806,782	208,649
201912	202302	55	2,708,509	0	29,053	155,986	45,945	0	23,922	85,593	222,142	134,548,987	17,127,283	242,037
201912	202303	43	2,303,493	0	0	141,950	9,994	24,570	0	21,401	214,796	131,098,733	16,335,814	164,824
201912	202304	35	2,055,419	0	0	131,983	14,828	0	0	0	57,757	136,871,960	16,077,849	258,692
201912	202305	24	1,725,259	0	0	132,778	0	14,828	0	0	39,109	132,523,330	15,232,491	161,772
201912	202306	23	1,573,833	0	0	133,578	0	0	14,828	0	0	134,508,972	14,665,329	186,430
201912	202307	14	1,401,145	0	20,511	96,246	59,138	0	0	14,828	0	137,132,770	14,046,757	277,152
201912	202308	13	1,284,389	0	0	106,725	0	0	0	0	14,828	140,633,953	13,313,786	400,572
201912	202309	13	1,167,889	0	13,650	107,436	0	0	0	0	14,828	145,943,400	12,799,810	339,514
201912	202310	12	1,046,802	0	0	93,752	29,716	0	0	0	0	123,828,709	11,641,857	181,380
201912	202311	11	938,222	0	0	94,420	19,844	0	0	0	0	127,507,540	11,626,280	133,235



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	202312	11	833,930	0	0	95,218	9,811	0	0	0	0	132,494,185	11,050,302	242,267
201912	202401	3	728,806	0	0	56,763	0	0	0	0	0	133,109,454	10,326,780	284,017
201912	202402	2	662,232	0	0	57,318	0	0	0	0	0	133,374,699	9,588,437	353,432
201912	202403	2	604,915	0	0	57,878	0	0	0	0	0	132,176,788	9,108,601	254,486

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)
202001	202001	0	0	0	398,950	0	0	0	0	0	0	132,251,386	8,437,982	299,763
202001	202002	28,738	6,853,754,842	0	1,517,864	198,096,021	17,771,346	0	0	0	0	127,622,306	7,773,610	182,375
202001	202003	28,726	6,653,453,905	0	6,769,738	198,848,035	13,438,271	3,957,776	0	0	0	130,586,942	7,222,681	264,568
202001	202004	28,691	6,447,252,157	0	14,506,530	199,641,251	7,091,711	1,409,352	0	0	0	127,381,652	6,598,726	170,733
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	129,910,796	5,983,689	257,091
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	129,703,216	5,433,094	236,391
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	80,277,756	4,728,251	191,571
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	75,245,801	4,187,949	118,637
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	85,443,890	4,177,589	246,520
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	79,461,918	3,537,008	159,015
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	76,858,716	3,104,156	107,976
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	77,687,521	2,728,902	123,607
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	77,506,416	2,332,459	145,690
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	77,276,558	1,927,410	130,150
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	75,359,704	1,522,540	96,474
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	72,781,518	1,122,388	43,736
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	74,139,291	766,147	28,629
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	71,076,575	375,415	7,823
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	470,123	4,848	6,847
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	130,551	2,439	10,312
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	261,148	3,203	4,248
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	191,885	1,990	15,601
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	62,295	1,341	525
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	60,971	1,019	83

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)
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	174,660	700	43,705
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	93,236	798	0
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	23,216	504	0
202001	202204	18,569	1,379,610,231	0	9,703,371	132,906,100	5,765,073	1,474,837	418,644	646,443	604,158	23,438	378	0
202001	202205	18,421	1,235,972,994	0	9,386,580	132,436,707	4,795,831	1,580,792	849,340	208,589	653,530	52,584	251	0
202001	202206	18,259	1,092,830,946	0	9,521,221	131,839,318	4,092,201	1,176,401	942,323	512,715	639,870	23,649	114	0
202001	202207	18,075	950,564,465	0	6,511,757	131,277,364	3,978,497	1,153,485	714,984	661,073	890,729	6,336	3	868
202001	202208	17,928	811,973,015	0	7,219,642	130,831,450	3,001,478	682,931	748,953	697,109	1,171,763	526,191	0	91,321
202001	202209	17,744	672,841,368	0	6,666,782	130,020,024	2,668,932	1,040,036	319,081	369,253	1,513,959	0	0	0
202001	202210	17,534	534,958,344	0	5,258,883	128,921,828	2,575,170	728,584	571,790	407,723	868,599	0	0	0
202001	202211	17,324	399,274,024	0	3,934,662	127,665,881	2,408,922	378,110	567,647	363,632	550,743	0	0	0
202001	202212	17,104	266,182,799	0	1,073,440	126,909,984	1,602,081	566,020	273,918	201,883	476,618	0	0	0
202001	202301	16,685	134,125,602	0	196,992	124,784,154	537,185	482,569	276,736	187,425	470,904	0	0	0
202001	202302	215	8,319,669	0	54,805	542,471	345,098	211,030	214,876	201,965	300,018	20,771	0	0
202001	202303	151	6,877,915	0	96,872	522,916	201,353	106,467	106,576	59,877	355,102	0	0	0
202001	202304	131	5,861,704	0	57,954	509,124	103,103	80,853	66,310	53,557	242,272	583,780	0	182,247
202001	202305	115	5,057,789	0	43,100	466,927	123,149	0	123,891	0	75,447	144,534	0	41,595
202001	202306	105	4,283,565	0	94,609	457,546	156,604	40,650	0	53,112	41,374	35,539	0	25,200
202001	202307	98	3,638,611	0	31,954	446,217	51,435	0	40,650	0	82,940	3,189,569	31,036	83,363
202001	202308	84	3,118,611	0	27,876	378,279	39,014	27,607	36,086	0	82,940	203,108,775	31,536,061	71,437
202001	202309	82	2,702,530	0	19,647	368,901	85,712	20,630	0	36,086	32,206	213,720,260	30,982,673	284,060
202001	202310	79	2,249,776	0	15,573	371,038	77,252	0	20,630	31,272	0	212,666,530	29,964,748	248,002
202001	202311	77	1,818,166	0	0	370,361	0	63,838	13,214	0	31,272	215,073,157	28,942,328	279,403
202001	202312	77	1,437,164	0	0	367,948	56,390	9,070	57,823	0	31,272	213,826,350	27,626,384	303,752

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202001	202401	76	1,053,292	0	0	367,655	0	0	46,029	0	21,082	220,543,833	27,208,766	381,405
202001	202402	13	650,641	0	0	63,742	0	0	0	44,529	21,082	221,830,657	25,844,638	472,413
202001	202403	13	585,398	0	24,204	59,447	0	0	0	0	44,529	218,771,881	24,891,055	357,044

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202002	202002	0	0	0	0	0	0	0	0	0	0	218,651,491	23,872,709	379,121
202002	202003	3,115	732,365,871	0	452,069	21,393,827	979,150	0	0	0	0	221,842,641	22,716,559	453,527
202002	202004	3,109	708,855,657	0	1,204,930	21,439,712	1,184,136	0	0	0	0	228,360,632	21,886,308	539,296
202002	202005	3,104	686,173,518	0	840,217	21,460,409	830,069	360,147	0	0	0	218,898,622	20,170,807	360,509
202002	202006	3,099	663,844,732	0	1,344,112	21,522,624	938,152	0	0	0	0	206,435,852	19,856,952	167,817
202002	202007	3,093	640,928,216	0	1,797,898	21,542,573	1,415,029	0	0	0	0	216,283,308	18,961,220	423,140
202002	202008	3,084	617,559,005	0	2,526,611	21,501,318	2,385,645	0	0	0	0	220,391,062	17,778,694	599,013
202002	202009	3,075	593,490,036	79,721	3,052,522	21,508,345	1,797,261	146,267	0	0	0	214,456,534	16,604,318	461,785
202002	202010	3,058	568,764,518	0	1,001,675	21,503,951	1,964,491	0	0	0	0	219,098,289	15,820,101	536,043
202002	202011	3,051	546,174,234	0	2,898,464	21,454,293	3,124,227	0	0	0	0	216,273,452	14,755,303	476,906
202002	202012	3,036	521,740,826	0	2,915,053	21,441,305	1,405,154	0	0	0	0	212,528,974	13,659,848	410,485
202002	202101	3,020	497,238,506	0	1,853,428	21,327,597	3,173,892	261,216	0	0	0	213,294,258	12,700,264	430,134
202002	202102	3,007	474,001,406	0	1,921,826	20,356,324	29,441,590	823,951	0	0	0	208,859,436	11,683,947	312,862
202002	202103	2,940	451,585,731	0	5,441,159	20,453,775	1,622,945	101,317	610,069	0	0	212,386,517	10,689,343	431,005
202002	202104	2,907	424,323,916	0	3,943,978	20,374,893	1,838,016	0	694,858	0	0	215,442,922	9,753,339	490,074
202002	202105	2,880	399,904,964	0	1,817,134	20,228,420	3,051,193	0	666,204	0	0	205,164,079	8,624,219	340,833
202002	202106	2,865	377,716,076	0	1,482,558	20,231,714	1,940,225	0	0	572,653	0	124,921,456	7,564,717	178,775
202002	202107	2,851	355,809,909	0	2,471,839	20,154,981	2,657,954	83,781	0	0	572,653	136,081,569	7,313,712	346,360
202002	202108	2,828	332,907,825	0	2,614,305	24,473,351	1,331,007	33,776	83,781	0	572,653	132,349,802	6,390,889	363,183
202002	202109	2,777	305,661,484	0	2,436,958	20,102,633	2,213,716	283,997	482,667	83,781	0	127,815,315	5,716,686	230,591
202002	202110	2,759	282,956,946	0	2,532,233	19,942,297	2,203,661	0	0	482,667	83,781	126,930,967	5,054,231	257,845
202002	202111	2,736	260,292,828	0	1,881,736	19,737,127	3,035,730	130,174	0	447,636	83,781	126,576,145	4,396,194	230,708
202002	202112	2,713	238,474,250	0	1,014,654	19,773,168	1,575,625	241,502	130,174	0	447,636	124,903,247	3,758,741	182,889
202002	202201	2,697	217,388,784	0	1,874,000	19,694,780	1,493,215	266,770	241,502	130,174	0	123,227,322	3,093,454	215,447

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202002	202202	2,674	195,167,146	0	1,316,495	19,188,354	5,566,010	252,504	0	241,502	130,174	120,644,404	2,448,211	125,801
202002	202203	2,009	174,547,732	0	2,060,561	13,789,856	1,517,034	178,632	119,427	0	371,676	120,767,181	1,843,870	141,468
202002	202204	1,968	158,161,478	0	720,107	13,717,475	1,584,656	370,225	217,155	0	241,502	119,492,763	1,228,940	44,133
202002	202205	1,955	143,478,036	0	763,742	13,738,929	1,194,957	229,398	193,473	110,878	0	113,913,477	600,298	12,910
202002	202206	1,943	128,560,295	0	579,797	13,752,005	870,415	202,756	252,309	94,863	0	980,157	12,592	4,963
202002	202207	1,931	114,072,256	0	801,530	13,647,744	1,268,736	349,577	140,826	0	94,863	530,971	7,836	12,042
202002	202208	1,914	99,484,108	0	1,242,945	13,584,760	832,540	310,777	142,878	0	94,863	432,232	6,025	3,619
202002	202209	1,887	84,454,367	0	722,623	13,512,269	429,524	256,039	244,738	53,735	0	291,337	4,694	42,077
202002	202210	1,870	69,996,523	0	488,970	13,469,525	738,962	135,980	240,345	0	53,735	705,120	4,184	236,381
202002	202211	1,854	55,895,737	0	611,803	13,359,892	475,465	49,935	135,980	201,235	53,735	1,168,204	2,661	106,525
202002	202212	1,830	41,790,639	0	438,832	13,261,760	322,360	79,864	0	126,549	53,694	97,469	694	233
202002	202301	1,813	27,884,019	0	269,669	13,183,285	215,484	134,151	11,004	104,581	53,694	226,673	578	7
202002	202302	1,786	14,198,856	0	0	12,866,000	420,783	52,247	112,336	0	104,581	135,320	483	14
202002	202303	60	1,200,684	0	0	37,624	39,781	72,665	52,247	87,165	104,581	29,309	339	6
202002	202304	17	829,552	0	0	37,781	33,233	0	68,123	52,247	87,165	92,625	225	41,451
202002	202305	14	676,100	0	0	37,938	0	33,233	0	68,123	139,413	29,136	106	0
202002	202306	14	638,162	0	0	38,096	0	26,446	0	0	120,370	21,000	0	0
202002	202307	12	506,114	0	48,105	38,254	0	0	26,446	0	68,123	2,500	0	0
202002	202308	10	367,507	0	0	31,644	0	0	0	26,446	0	10,000	0	0
202002	202309	8	267,740	0	0	29,077	0	0	0	0	26,446	113,353	0	0
202002	202310	8	238,663	0	0	29,195	0	0	0	0	26,446	52,836	0	0
202002	202311	8	209,468	0	0	29,314	0	0	0	0	0	12,895	0	0
202002	202312	7	153,708	0	0	29,433	0	0	0	0	0	10,000	0	0
202002	202401	7	124,275	0	0	29,553	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)
202002	202402	7	94,722	0	0	29,672	0	0	0	0	0	168,442	0	81,666
202002	202403	3	65,050	0	0	10,665	0	0	0	0	0	26,391	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)
202003	202003	0	0	0	908,680	0	0	0	0	0	0	215,658	0	98,166
202003	202004	14,207	3,321,832,229	0	4,644,547	96,433,925	25,199,210	0	0	0	0	1,099,581	16,219	30,000
202003	202005	14,181	3,219,563,960	0	4,226,507	95,258,618	69,821,419	0	0	0	0	85,111,536	12,524,863	91,917
202003	202006	14,157	3,119,280,139	0	6,430,993	96,749,598	24,846,021	367,609	0	0	0	87,140,449	12,185,474	125,706
202003	202007	14,131	3,013,952,043	0	8,074,648	97,299,924	11,039,946	482,005	367,609	0	0	87,315,148	11,783,336	138,038
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	86,394,980	11,340,523	112,982
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	88,949,005	11,017,356	171,606
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	88,977,773	10,580,056	174,777
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	89,754,060	10,186,528	178,749
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	89,361,491	9,780,508	175,588
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	88,911,802	9,342,985	165,057
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	90,312,664	8,966,198	196,488
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	85,952,928	8,370,803	111,374
202003	202104	13,403	2,040,841,243	0	12,115,326	93,298,681	24,871,576	822,861	0	0	298,009	88,919,618	8,232,572	90,203
202003	202105	13,315	1,934,620,445	0	9,228,203	93,562,852	15,973,053	294,305	204,979	0	0	88,050,592	7,777,975	221,532
202003	202106	13,244	1,830,323,603	0	11,896,542	92,424,195	34,085,118	802,966	197,339	0	0	87,788,506	7,346,862	227,901
202003	202107	13,162	1,725,184,041	0	11,532,493	92,566,491	25,397,882	0	560,476	0	0	87,419,279	6,922,566	220,400
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	87,187,963	6,577,074	189,109
202003	202109	12,984	1,513,077,099	0	10,416,302	110,120,115	21,637,691	834,558	330,089	0	0	86,713,486	6,157,042	191,441
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	86,086,067	5,729,453	188,003
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	86,166,220	5,358,539	168,798
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	85,310,189	4,959,880	185,373
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	87,873,611	4,567,144	259,093
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	85,401,596	4,179,786	198,033



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	84,311,894	3,765,002	171,888
202003	202204	8,921	782,810,624	0	3,987,070	61,059,564	21,038,465	1,202,305	388,905	171,602	257,742	78,216,749	3,289,462	66,932
202003	202205	8,857	716,355,699	0	3,546,533	61,983,738	7,347,139	1,011,783	492,581	335,773	151,803	55,975,374	3,125,582	174,717
202003	202206	8,808	648,880,399	0	5,088,410	61,441,466	11,012,041	717,158	319,074	399,400	294,604	53,324,306	2,753,868	153,844
202003	202207	8,730	581,418,887	0	4,434,018	60,283,292	18,038,945	493,366	353,264	384,328	468,137	50,622,892	2,473,061	92,225
202003	202208	8,652	515,400,308	0	4,674,959	61,172,566	6,043,501	444,503	263,128	332,411	601,157	50,516,098	2,228,415	85,799
202003	202209	8,568	447,269,325	0	3,567,846	60,319,053	9,196,079	525,614	245,331	144,784	523,149	50,504,693	1,967,372	99,800
202003	202210	8,490	382,319,202	0	3,491,629	60,366,008	5,399,781	600,221	249,927	146,928	386,103	50,295,866	1,714,538	98,484
202003	202211	8,407	316,853,043	0	2,577,491	59,596,464	6,879,936	226,058	130,275	200,347	475,169	48,969,546	1,452,457	90,251
202003	202212	8,337	253,680,968	0	2,827,685	59,129,054	5,737,014	456,249	315,663	65,717	430,905	48,149,989	1,202,963	50,761
202003	202301	8,238	190,285,659	0	991,191	59,387,441	2,472,601	359,305	391,171	188,827	392,804	49,113,191	966,367	74,826
202003	202302	8,184	128,299,925	0	685,020	58,359,404	3,309,785	244,154	298,854	191,703	382,953	47,282,898	712,092	39,048
202003	202303	8,022	67,373,367	0	109,855	58,762,092	601,253	296,008	277,584	77,969	407,515	47,042,040	474,427	22,847
202003	202304	178	6,789,774	0	0	369,671	113,825	162,761	264,863	76,789	392,995	44,901,924	231,875	3,608
202003	202305	104	5,695,719	0	0	367,762	102,941	129,812	156,541	64,878	354,769	870,724	4,277	110,128
202003	202306	97	5,108,593	0	0	355,376	72,673	123,015	123,544	9,330	360,847	89,399	1,725	1,163
202003	202307	91	4,634,748	0	97,469	360,032	33,562	116,465	128,818	0	302,652	68,156	1,249	114
202003	202308	84	4,062,569	0	18,923	366,510	24,938	0	73,765	90,509	5,709	54,034	910	1,505
202003	202309	80	3,325,839	0	11,238	347,790	61,936	0	0	58,080	87,949	88,740	808	7,959
202003	202310	72	2,932,592	0	16,618	334,310	5,158	0	0	0	129,735	48,469	427	0
202003	202311	70	2,560,790	0	26,306	321,278	65,327	0	28,489	0	0	6,265	190	0
202003	202312	68	2,110,246	0	0	336,586	0	0	0	0	0	6,296	159	0
202003	202401	67	1,754,591	0	12,000	329,400	8,514	0	0	0	0	6,328	127	0
202003	202402	66	1,413,191	0	0	323,122	48,221	0	0	0	0	6,359	96	0

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202003	202403	65	1,083,119	0	0	323,685	7,105	0	0	0	0	6,391	64	0

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202004	202004	0	0	0	871,210	0	0	0	0	0	0	6,423	32	0
202004	202005	22,427	4,750,125,797	69,915	4,414,013	121,883,928	33,331,670	0	0	0	0	0	0	0
202004	202006	22,390	4,622,238,702	229,676	5,757,879	122,849,681	8,147,616	0	0	0	0	0	0	0
202004	202007	22,359	4,492,462,526	0	9,075,514	123,169,605	3,740,126	204,322	0	0	0	0	0	0
202004	202008	22,314	4,359,947,674	0	6,802,633	123,186,213	10,148,663	296,878	204,322	0	0	0	0	0
202004	202009	22,277	4,229,783,884	0	15,626,013	123,074,623	12,493,352	0	296,878	204,322	0	0	0	0
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	0	0	0
202004	202011	22,129	3,954,689,691	0	13,294,297	122,832,657	22,032,795	413,233	0	0	171,812	0	0	0
202004	202012	22,049	3,817,816,183	0	13,759,253	123,193,494	10,456,273	202,273	413,233	0	0	4,200	0	0
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	4,200	0	0
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	0	0	0
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	3,637,664	7,044	100,242
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	129,847,213	18,866,323	132,988
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	130,786,664	18,351,834	110,091
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	130,060,998	17,507,435	132,734
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	136,420,966	17,390,743	224,838
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	135,163,232	16,501,013	231,445
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	134,907,458	15,937,091	204,766
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	135,731,070	15,312,581	233,982
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	137,861,262	14,598,795	318,963
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	139,134,583	14,152,143	285,040
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	131,939,289	13,106,476	199,073
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	133,360,551	12,895,152	143,567
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	142,950,862	12,419,236	334,767

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202004	202204	16,886	1,166,439,330	0	8,356,055	116,955,839	16,556,392	521,202	234,763	184,072	671,505	134,648,895	11,568,831	333,841
202004	202205	12,383	1,040,019,082	0	8,097,677	80,476,299	5,252,432	806,100	336,473	0	451,941	133,191,113	10,917,726	311,060
202004	202206	12,249	949,558,473	0	7,949,035	79,929,304	8,782,429	386,286	584,052	117,475	384,507	134,673,720	10,437,926	340,760
202004	202207	12,153	861,031,266	0	7,420,619	78,903,290	14,211,967	678,566	573,515	105,672	286,568	133,056,542	9,760,105	300,173
202004	202208	12,046	773,758,601	0	6,555,750	79,350,183	4,719,329	525,457	570,549	248,528	286,568	130,465,208	9,133,167	252,650
202004	202209	11,942	686,388,614	0	5,526,073	79,016,114	5,664,980	569,459	421,448	382,849	535,096	132,502,374	8,563,815	298,547
202004	202210	11,850	601,253,389	0	4,266,173	78,486,480	5,757,538	635,344	460,512	156,224	620,676	129,450,375	7,968,597	217,381
202004	202211	11,716	517,639,365	0	4,624,481	77,245,327	5,762,588	368,108	311,294	334,402	593,460	129,535,435	7,341,965	234,162
202004	202212	11,597	434,700,613	0	3,198,191	77,027,689	4,732,172	474,669	248,391	104,511	786,866	131,707,319	6,813,569	280,352
202004	202301	11,497	353,397,432	0	2,692,346	76,737,347	3,347,177	640,453	351,259	235,823	461,811	128,981,477	6,132,663	256,933
202004	202302	11,416	272,766,793	0	2,674,941	75,344,882	7,181,425	385,896	254,257	224,982	469,698	120,825,092	5,375,492	133,060
202004	202303	11,289	193,728,675	0	1,716,210	75,963,023	1,599,947	292,432	121,695	60,827	333,001	135,788,070	5,270,655	280,293
202004	202304	11,048	112,411,234	0	561,582	73,736,598	3,468,324	219,869	165,524	77,348	309,074	78,695,499	4,420,493	257,263
202004	202305	739	37,472,966	0	534,967	2,197,944	638,521	110,660	197,740	165,524	150,689	74,230,165	4,008,542	135,568
202004	202306	501	32,736,753	0	531,271	2,155,320	943,498	103,687	98,587	192,695	112,860	74,407,443	3,640,842	143,651
202004	202307	480	29,774,698	0	444,545	2,117,814	448,210	326,052	41,230	173,001	246,518	75,088,252	3,265,210	173,271
202004	202308	471	27,112,933	0	238,289	2,108,624	397,961	185,169	125,276	25,672	244,166	74,619,717	2,885,148	171,059
202004	202309	462	24,557,863	0	271,390	2,100,654	379,806	0	112,796	112,478	127,755	72,518,309	2,496,303	110,680
202004	202310	450	21,995,210	0	342,989	2,085,461	248,943	119,812	0	77,037	25,672	71,598,469	2,111,518	201,542
202004	202311	407	19,391,830	0	263,271	1,832,794	221,224	0	110,178	62,879	9,829	71,934,411	1,782,991	102,459
202004	202312	397	17,218,885	0	152,526	1,796,354	350,535	0	139,609	0	19,635	71,066,261	1,406,016	100,128
202004	202401	391	15,227,506	0	347,717	1,769,629	325,321	0	77,988	0	19,635	68,724,735	1,038,405	49,052
202004	202402	384	13,052,416	0	79,789	1,739,816	384,709	0	71,662	0	0	66,926,671	684,182	12,749
202004	202403	381	11,169,474	0	199,558	1,744,944	247,241	0	65,092	0	0	68,362,551	359,566	6,579

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	202005	0	0	0	2,095,570	0	0	0	0	0	0	400,051	3,585	3,861
202005	202006	28,459	5,759,584,001	39,809	8,122,639	136,589,727	6,012,117	0	0	0	0	192,931	3,058	5,795
202005	202007	28,401	5,610,929,648	49,779	7,962,369	136,944,330	1,867,657	260,000	0	0	0	53,944	823	461
202005	202008	28,358	5,465,786,839	0	10,174,166	137,089,905	6,394,383	526,009	260,000	0	0	128,135	901	4,093
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	56,174	714	966
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	53,845	325	0
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	33,178	131	1,552
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	5,000	0	0
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	20,619	0	0
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	0	0	0
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	147,732	0	0
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	177,471	0	12,190
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	10,000	0	0
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	5,000	0	0
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	10,000	0	0
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	10,000	0	0
202005	202109	26,790	3,488,696,443	0	20,075,924	132,147,284	8,923,969	639,357	749,614	0	0	0	0	0
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	0	0	0
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	0	0	0
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	11,812	0	0
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	10,362	0	0
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	2,988,229	22,864	72,579
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	114,731,622	16,788,278	96,610

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202005	202204	19,971	1,488,810,835	0	9,931,739	135,012,190	12,118,381	1,453,995	471,923	268,800	1,528,743	114,634,468	16,108,042	117,773
202005	202205	19,792	1,342,771,385	0	9,704,293	135,050,485	3,602,889	801,745	854,661	145,402	1,010,508	116,733,897	15,977,792	98,198
202005	202206	14,515	1,196,223,941	0	11,991,691	90,346,729	5,296,503	112,634	92,285	599,882	270,350	118,127,912	15,233,502	186,951
202005	202207	14,355	1,092,442,422	0	10,196,663	89,023,652	11,219,524	990,811	50,418	92,285	587,214	119,904,403	14,735,646	203,986
202005	202208	14,220	992,589,453	50,000	7,169,198	89,261,548	3,708,270	995,500	290,018	0	671,433	119,570,106	14,182,865	207,635
202005	202209	14,113	895,068,340	0	6,859,003	88,868,821	3,807,476	700,140	896,347	72,239	192,338	122,041,136	13,545,919	284,201
202005	202210	14,007	798,445,183	0	8,021,488	88,109,046	4,785,439	807,935	629,981	677,391	164,151	122,666,967	13,142,024	271,070
202005	202211	13,873	701,786,563	0	4,611,493	87,666,392	4,396,094	833,394	454,547	406,047	571,201	113,109,362	11,889,364	164,327
202005	202212	13,708	608,827,911	0	4,148,971	86,433,565	4,087,123	1,021,768	477,847	232,071	916,526	118,926,932	12,368,399	104,573
202005	202301	13,612	517,586,841	0	4,201,990	86,161,451	2,620,731	685,851	791,246	263,043	586,879	125,934,654	11,573,242	329,121
202005	202302	13,506	426,013,373	0	4,368,086	84,692,255	7,964,707	621,121	316,363	412,934	467,260	127,195,677	10,896,405	355,083
202005	202303	13,361	335,972,757	0	4,500,185	85,157,141	1,363,733	852,605	321,428	173,316	513,453	118,349,898	10,188,409	334,219
202005	202304	13,197	244,388,041	0	1,699,818	83,477,562	4,600,773	254,910	212,009	249,181	510,853	117,202,171	9,827,065	274,646
202005	202305	13,002	157,603,967	0	696,478	84,026,760	997,588	208,023	183,169	190,487	315,872	119,048,106	9,248,512	337,382
202005	202306	1,011	70,880,385	0	1,258,968	4,431,392	592,024	393,271	53,062	0	404,578	118,466,564	8,653,564	314,079
202005	202307	952	64,705,722	0	1,172,603	4,377,944	352,934	272,440	96,400	53,062	162,541	115,579,003	8,127,797	244,210
202005	202308	925	58,759,079	0	1,831,468	4,298,859	252,873	12,489	187,886	96,400	165,579	114,188,809	7,567,408	228,695
202005	202309	891	52,536,285	0	1,199,993	4,156,308	274,679	159,436	114,569	0	201,617	116,780,875	7,057,957	295,089
202005	202310	869	47,087,127	0	582,392	4,130,753	347,439	87,387	0	114,569	66,655	116,764,983	6,549,849	307,119
202005	202311	855	42,263,133	0	977,790	4,079,169	335,542	0	67,219	0	170,298	110,570,625	5,922,694	161,492
202005	202312	765	37,153,041	0	396,558	3,506,215	238,910	133,502	0	67,219	170,298	109,639,872	5,340,374	186,313
202005	202401	753	33,218,974	0	762,912	3,490,471	325,454	22,545	0	0	55,730	120,547,311	5,152,880	315,953
202005	202402	735	28,786,072	0	163,953	3,444,025	227,354	67,473	22,545	0	55,730	111,956,477	4,429,070	208,410
202005	202403	729	25,148,210	0	473,333	3,400,014	269,071	0	86,098	0	55,730	67,632,672	3,903,365	169,333

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202006	202006	0	0	129,805	2,062,540	0	0	0	0	0	0	66,572,276	3,560,647	142,103
202006	202007	32,740	6,730,328,238	0	4,932,963	159,409,133	18,711,050	0	0	0	0	67,396,871	3,239,874	159,621
202006	202008	32,694	6,563,180,949	0	10,683,536	159,558,826	23,053,404	45,909	0	0	0	67,864,349	2,907,356	178,866
202006	202009	32,646	6,392,312,243	0	9,044,393	159,874,544	24,673,587	0	45,909	0	0	65,023,230	2,535,284	126,013
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	63,894,032	2,185,322	126,812
202006	202011	32,544	6,052,546,726	39,710	16,423,543	159,789,665	42,996,387	0	0	0	45,909	65,423,703	1,899,145	135,948
202006	202012	32,463	5,875,249,519	0	17,498,983	160,567,413	19,177,775	596,681	0	0	0	63,743,297	1,588,041	194,028
202006	202101	32,367	5,695,735,799	0	16,125,270	158,430,318	85,410,737	0	161,443	0	0	61,380,866	1,225,343	61,866
202006	202102	32,275	5,520,349,227	0	13,095,396	153,747,694	216,988,831	356,887	0	161,443	0	59,635,435	905,620	31,485
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	61,290,504	625,979	17,470
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	57,910,867	299,438	4,629
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	904,078	6,704	508
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	161,275	3,461	3,505
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	265,262	7,857	18,451
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	184,408	2,058	8,657
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	35,159	529	65
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	71,509	467	7,867
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	116,592	203	2,819
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	123,814	354	26,115
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	3,756	1	325
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	559,100	281	149,970
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	4,929	34	37
202006	202204	23,184	1,922,375,750	0	12,146,885	158,587,309	38,101,051	807,449	680,551	266,133	423,566	4,526	2	0

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202006	202205	23,041	1,750,460,747	0	13,911,109	160,257,280	11,414,969	1,669,437	289,968	403,004	582,487	60,999	0	0
202006	202206	22,841	1,572,458,789	0	13,055,740	159,150,825	13,442,654	1,039,474	997,535	66,799	442,999	0	0	0
202006	202207	16,557	1,398,679,231	0	11,502,536	102,501,649	30,355,934	743,730	1,219,661	699,781	334,066	0	0	0
202006	202208	16,384	1,283,105,235	0	10,833,000	103,623,847	10,313,313	710,102	1,192,913	152,590	746,741	0	0	0
202006	202209	16,242	1,165,768,951	0	8,549,012	102,596,639	13,446,043	485,078	935,097	191,882	430,233	3,792	0	0
202006	202210	16,118	1,052,763,778	0	7,191,332	102,213,317	11,851,450	683,646	420,207	429,210	272,298	39,985	0	0
202006	202211	15,998	941,513,246	0	6,404,355	101,690,183	11,828,141	809,022	557,422	212,371	411,527	1,000	0	0
202006	202212	15,891	831,882,487	0	6,452,878	101,028,670	12,542,290	583,996	865,103	382,674	359,820	60,428	0	0
202006	202301	15,653	722,672,758	0	3,840,523	99,940,085	6,295,015	698,073	375,422	460,079	522,849	765,748	6,903	21,972
202006	202302	15,566	616,920,862	0	7,359,175	97,679,568	16,988,846	509,416	341,527	274,260	473,959	80,436,551	12,664,445	42,813
202006	202303	15,387	510,505,640	0	6,356,820	98,753,614	4,347,602	578,490	475,984	262,651	150,503	84,267,371	12,702,505	61,145
202006	202304	15,180	402,062,125	0	3,943,769	95,746,131	13,520,810	151,292	513,730	61,679	193,057	87,804,827	12,074,881	177,898
202006	202305	15,020	301,043,486	0	2,815,719	97,335,415	3,153,285	140,878	211,563	344,146	155,203	85,035,716	11,697,480	110,529
202006	202306	14,758	196,350,069	0	1,587,690	96,163,398	2,378,633	677,729	161,089	50,391	106,626	86,643,407	11,340,945	151,411
202006	202307	1,434	97,422,201	0	985,408	5,956,851	1,238,862	434,412	232,410	102,638	154,017	84,494,861	10,766,599	107,699
202006	202308	1,289	89,326,959	0	1,566,643	5,955,029	770,656	0	532,214	43,888	74,772	89,360,925	10,598,840	201,705
202006	202309	1,253	81,407,409	0	861,804	5,804,080	1,133,464	42,776	388,047	57,240	18,456	83,197,346	9,537,539	158,713
202006	202310	1,233	74,493,334	0	690,720	5,707,826	1,191,261	468,623	42,776	0	56,220	86,989,021	9,977,609	70,935
202006	202311	1,218	67,966,029	0	1,329,537	5,658,711	1,404,627	91,260	0	42,776	48,367	89,421,494	9,418,117	188,873
202006	202312	1,196	60,839,878	0	774,413	5,585,999	1,196,856	163,731	0	0	42,776	90,108,378	8,839,296	222,986
202006	202401	1,105	54,287,269	0	1,012,932	5,092,932	1,165,483	30,070	86,415	0	42,776	91,403,771	8,274,233	205,760
202006	202402	1,075	48,038,520	0	444,715	4,950,937	1,529,605	0	30,070	86,415	0	89,245,800	8,091,356	255,708
202006	202403	1,061	42,498,941	0	1,129,681	4,967,437	281,595	21,030	0	0	86,415	87,579,330	7,602,045	225,266



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)
202007	202007	0	0	0	2,560,099	0	0	0	0	0	0	86,159,712	7,129,999	223,548
202007	202008	31,413	6,499,679,564	0	6,089,664	154,981,785	16,643,955	0	0	0	0	86,445,410	6,689,756	219,738
202007	202009	31,363	6,336,042,460	0	10,367,040	155,084,864	25,988,438	160,900	0	0	0	86,291,354	6,306,241	233,251
202007	202010	31,312	6,169,937,578	0	8,634,958	155,406,096	25,028,384	351,128	160,900	0	0	85,611,436	5,892,811	218,351
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	86,308,966	5,551,240	211,467
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	82,247,122	4,997,641	162,420
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	78,232,773	4,480,561	95,284
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	90,747,566	4,628,018	240,076
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	85,139,969	3,878,081	223,121
202007	202104	30,853	5,150,174,840	0	18,214,792	156,068,763	24,013,316	827,669	0	0	644,443	82,548,450	3,492,400	163,144
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	52,410,431	3,077,186	152,057
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	52,792,521	2,836,415	145,851
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	51,347,612	2,577,836	98,627
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	51,415,012	2,274,421	126,749
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	49,407,182	1,980,365	95,505
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	51,369,040	1,791,850	107,886
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	50,328,564	1,505,406	95,508
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	48,511,082	1,226,830	66,853
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	46,626,214	963,615	33,710
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	48,641,884	749,739	51,209
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	45,843,182	475,793	15,364
202007	202204	25,124	2,504,537,239	40,000	15,970,613	152,538,309	43,154,336	1,291,376	393,674	222,400	672,699	46,273,430	249,716	2,977
202007	202205	24,954	2,335,205,535	0	13,583,802	153,863,185	10,102,909	901,973	243,253	636,954	382,040	351,469	2,594	560
202007	202206	24,785	2,164,916,620	0	12,446,478	152,509,825	21,878,571	663,580	685,677	135,896	242,927	90,437	1,210	7,938

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202007	202207	24,552	1,992,558,943	30,000	12,426,588	552,557,975	42,047,084	1,112,688	382,065	798,721	242,927	64,649	705	751
202007	202208	16,376	1,425,968,628	0	11,662,423	104,982,315	10,640,811	1,234,634	594,645	76,140	875,813	23,712	452	0
202007	202209	16,112	1,295,577,283	0	8,231,353	101,841,067	15,087,601	544,203	1,129,503	188,529	716,173	42,825	338	0
202007	202210	16,003	1,184,601,090	0	8,765,954	101,596,774	12,629,688	755,735	593,717	707,438	185,169	55,195	225	0
202007	202211	15,872	1,072,317,419	0	10,338,153	100,660,302	14,294,385	1,597,680	116,098	508,818	610,385	17,831	110	0
202007	202212	15,727	960,215,547	0	7,602,906	99,838,461	15,557,781	1,400,454	632,228	159,557	968,483	17,867	73	0
202007	202301	15,600	851,374,574	0	4,377,520	100,209,471	7,782,088	1,317,013	626,288	349,048	527,042	31,561	37	0
202007	202302	15,414	744,662,523	0	8,524,782	96,364,047	20,898,758	1,102,062	452,300	242,552	376,625	11,600	0	0
202007	202303	15,255	638,332,911	0	7,227,929	97,266,507	6,517,873	714,226	250,885	400,394	451,468	11,600	0	0
202007	202304	15,083	531,356,891	0	5,397,879	94,620,530	17,889,274	206,033	1,083,152	62,742	343,213	21,600	0	0
202007	202305	14,930	430,348,687	0	4,470,335	95,855,294	5,693,310	494,854	521,047	181,084	211,120	21,600	0	0
202007	202306	14,772	326,967,843	0	2,581,514	94,519,377	5,772,176	918,846	510,688	253,310	208,783	10,000	0	0
202007	202307	14,501	227,674,380	0	2,461,288	94,305,473	4,119,612	222,316	683,771	394,915	140,941	279,995	0	89,794
202007	202308	1,596	129,452,554	0	1,541,840	7,141,515	3,099,893	186,308	355,105	309,310	395,797	10,000	0	0
202007	202309	1,509	119,929,309	0	1,585,414	6,962,198	3,940,966	562,553	118,976	197,854	532,577	93,200	0	0
202007	202310	1,477	111,088,095	0	1,002,178	7,000,589	2,379,802	685,041	305,748	0	177,912	11,600	0	0
202007	202311	1,451	102,430,666	0	1,638,652	6,866,815	2,630,581	776,186	188,001	230,466	35,027	27,251	0	107
202007	202312	1,424	93,596,861	0	747,005	6,802,725	2,213,195	878,882	117,876	123,802	230,466	800,806	7,815	23,263
202007	202401	1,409	85,785,915	0	322,967	6,841,512	1,537,073	630,656	360,318	114,552	105,432	87,896,835	13,432,769	66,872
202007	202402	1,377	78,366,733	0	280,642	6,596,402	2,655,297	303,347	350,616	245,071	114,552	87,081,279	13,031,700	89,824
202007	202403	1,369	71,226,586	0	1,280,727	6,698,852	1,419,184	221,678	12,704	0	131,526	87,334,948	12,634,317	88,860

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202008	202008	0	0	0	2,858,560	0	0	0	0	0	0	91,188,994	12,223,881	186,713
202008	202009	30,553	6,244,156,383	0	5,499,991	145,706,221	24,461,574	0	0	0	0	91,017,351	11,782,472	185,650
202008	202010	30,512	6,090,113,130	0	6,089,268	146,004,043	20,017,080	0	0	0	0	92,893,378	11,386,098	194,092
202008	202011	30,483	5,937,243,735	0	9,207,003	146,217,318	25,780,501	205,808	0	0	0	86,997,419	10,700,352	116,748
202008	202012	30,431	5,781,183,873	0	13,343,504	146,704,178	17,700,775	438,455	205,808	0	0	87,528,965	10,635,133	48,530
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	94,882,501	10,178,295	270,653
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	95,687,389	9,694,850	274,713
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	92,935,538	9,199,066	232,811
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	96,374,640	8,800,879	273,827
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	93,237,009	8,336,417	308,455
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	90,310,843	7,885,407	226,780
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	91,016,265	7,480,967	243,893
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	90,377,178	7,059,822	240,899
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	89,485,932	6,602,532	218,218
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	90,613,436	6,239,189	225,877
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	89,581,706	5,766,968	234,926
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	83,067,578	5,183,295	122,624
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	92,169,177	5,150,228	221,321
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	88,099,962	4,558,906	194,204
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	87,853,294	4,130,215	195,615
202008	202204	25,265	2,716,320,960	20,000	13,061,235	144,565,434	24,725,923	1,162,925	513,857	314,413	447,069	85,964,912	3,732,278	156,713
202008	202205	25,134	2,557,663,374	0	13,707,062	144,802,341	13,198,586	1,000,703	629,289	302,936	508,165	57,901,517	3,335,689	164,904
202008	202206	24,988	2,397,246,783	0	17,875,913	143,911,323	16,057,227	808,779	548,080	202,214	417,665	56,887,166	3,021,055	140,844
202008	202207	24,788	2,234,190,122	0	12,075,832	142,593,222	21,404,214	1,560,303	480,629	379,179	388,275	56,410,827	2,732,131	142,615

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202008	202208	24,542	2,068,960,332	0	12,266,116	685,125,088	14,770,212	823,442	905,989	361,885	190,416	54,507,440	2,442,921	88,220
202008	202209	15,746	1,369,333,177	0	9,265,406	100,895,054	12,083,221	1,209,744	729,348	370,606	377,226	54,952,121	2,172,539	95,594
202008	202210	15,578	1,253,992,198	40,000	8,352,343	96,278,989	13,149,165	712,566	817,104	311,585	566,753	55,330,577	1,890,599	133,586
202008	202211	15,466	1,148,121,654	0	9,982,213	95,744,716	12,646,539	1,269,637	650,870	509,431	489,329	53,956,995	1,601,866	85,424
202008	202212	15,348	1,040,988,653	0	8,346,672	95,133,203	13,913,928	1,218,120	841,703	335,218	633,298	51,675,935	1,312,070	40,561
202008	202301	15,223	936,026,627	0	4,707,241	95,201,343	9,693,580	1,707,883	265,893	530,389	683,952	53,615,277	1,071,867	113,694
202008	202302	15,152	834,319,182	0	10,027,100	93,888,725	16,172,495	1,346,180	972,375	215,468	560,440	51,418,425	787,190	35,070
202008	202303	14,909	728,712,179	0	9,490,080	92,548,275	5,629,920	1,887,638	836,072	804,875	613,882	51,287,323	527,059	15,981
202008	202304	14,731	624,663,983	0	6,632,807	90,975,553	12,495,929	1,314,388	667,576	636,954	754,165	49,566,401	261,423	5,891
202008	202305	14,588	525,576,064	0	6,481,045	91,281,373	5,051,161	845,501	608,817	817,530	1,059,308	435,511	6,983	2,858
202008	202306	14,427	425,802,460	0	4,951,678	90,338,062	5,589,706	996,889	373,503	462,044	722,785	168,354	5,451	4,450
202008	202307	14,270	328,849,124	0	3,684,140	90,057,431	3,372,248	528,814	614,704	284,519	659,377	86,944	3,985	2,199
202008	202308	14,022	232,598,654	0	2,373,941	89,250,355	2,826,785	537,101	136,192	415,066	629,307	166,430	3,651	3,161
202008	202309	1,690	139,863,321	0	1,456,526	7,884,355	2,166,787	394,587	411,829	125,510	513,611	106,831	4,004	598
202008	202310	1,600	129,480,585	0	1,300,271	7,870,275	1,436,124	306,100	413,835	260,113	211,911	194,863	2,065	4,374
202008	202311	1,575	119,823,619	0	1,931,977	7,759,270	2,559,147	225,399	202,049	228,915	180,635	102,646	1,484	0
202008	202312	1,543	109,758,199	0	837,698	7,673,689	1,765,515	480,857	130,404	202,049	249,801	17,634	731	0
202008	202401	1,524	100,879,448	0	1,268,304	7,652,170	1,222,473	382,327	168,573	130,404	230,765	43,277	587	0
202008	202402	1,505	91,717,614	0	820,629	7,590,716	1,674,179	147,009	256,896	292,736	87,991	29,806	559	0
202008	202403	1,464	82,983,217	0	1,374,778	7,363,045	1,048,421	203,272	112,595	256,896	197,071	28,192	302	4,091

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)
202009	202009	0	0	0	2,579,550	0	0	0	0	0	0	18,215	150	0
202009	202010	31,411	6,283,048,022	0	6,276,934	150,991,290	18,756,638	0	0	0	0	583,310	0	236,790
202009	202011	31,372	6,125,029,134	0	5,364,943	151,257,016	22,835,367	0	0	0	0	0	0	0
202009	202012	31,338	5,967,808,017	0	10,069,097	151,955,950	9,179,792	0	0	0	0	0	0	0
202009	202101	31,286	5,805,074,642	0	9,452,298	151,090,214	42,441,980	223,246	0	0	0	1,100	0	0
202009	202102	31,233	5,644,171,939	0	7,389,306	148,203,752	145,353,817	0	223,246	0	0	340,106	0	0
202009	202103	31,194	5,487,135,582	0	21,576,194	152,308,798	13,675,968	749,943	0	223,246	0	167,977	0	77,290
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	216,280	7,192	5,179
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	91,162,474	13,411,292	100,109
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	91,789,799	13,091,267	107,511
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	91,948,066	12,726,978	115,934
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	90,561,967	12,130,258	106,049
202009	202109	30,461	4,448,455,498	0	22,315,040	155,387,733	16,603,480	410,977	646,564	0	0	96,867,814	11,987,822	228,765
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	89,455,471	10,880,469	157,279
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	94,335,095	11,308,643	134,671
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	97,548,635	10,700,872	258,948
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	97,004,715	10,111,186	267,157
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	95,410,725	9,535,488	235,104
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	100,285,437	9,340,095	335,258
202009	202204	26,660	2,882,300,182	0	13,976,967	152,234,791	26,103,264	1,064,379	425,211	645,420	185,286	99,882,003	8,820,295	271,840
202009	202205	26,526	2,714,543,788	0	14,403,290	150,093,301	11,930,618	1,373,876	227,522	394,777	416,243	92,145,633	8,340,464	198,476
202009	202206	26,389	2,547,915,371	0	13,774,013	149,533,557	15,299,327	1,152,780	664,899	110,398	306,947	94,327,619	7,878,099	277,505
202009	202207	26,231	2,383,329,999	0	14,737,438	148,196,459	25,984,680	1,118,927	943,346	262,338	303,704	92,552,022	7,483,457	205,454
202009	202208	26,069	2,219,237,090	0	10,931,846	148,752,951	9,260,411	816,790	1,047,579	453,061	355,695	92,785,374	7,028,555	222,838

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)
202009	202209	25,825	2,049,019,584	0	10,979,319	615,605,643	14,742,281	664,246	673,212	926,188	601,403	94,624,748	6,698,797	283,265
202009	202210	16,910	1,421,622,780	0	8,451,439	105,215,891	10,745,263	1,849,737	373,787	410,148	1,391,020	90,955,465	6,074,515	237,044
202009	202211	16,763	1,303,738,442	0	9,860,111	100,025,589	13,024,185	1,190,962	847,774	207,155	1,304,027	88,086,566	5,686,501	161,535
202009	202212	16,632	1,192,198,024	0	9,705,376	99,727,565	12,080,363	1,063,833	596,071	444,223	331,840	95,270,761	5,590,440	231,304
202009	202301	16,507	1,080,333,976	0	6,698,658	99,526,181	8,212,914	672,277	642,991	227,536	429,320	92,091,968	4,941,061	255,069
202009	202302	16,404	972,706,470	60,000	8,130,644	98,126,944	18,459,416	721,157	657,455	292,035	423,569	89,790,064	4,542,687	200,722
202009	202303	16,257	865,411,565	0	8,560,619	98,701,545	5,833,144	728,677	383,135	379,333	320,618	91,098,131	4,096,521	212,693
202009	202304	16,026	755,852,395	0	7,501,476	95,104,382	16,093,151	684,639	797,435	0	421,188	89,069,457	3,706,438	190,521
202009	202305	15,893	652,251,797	0	7,369,343	95,838,754	5,352,645	816,432	309,984	491,840	127,740	59,938,714	3,321,939	151,288
202009	202306	15,721	546,561,691	0	6,219,639	94,935,450	5,569,275	506,732	556,512	250,440	351,500	57,871,893	2,985,861	142,652
202009	202307	15,558	444,397,307	0	3,707,463	94,450,012	4,478,372	1,073,461	353,188	298,020	526,097	57,665,019	2,674,550	218,752
202009	202308	15,417	345,243,747	0	3,965,571	93,975,205	3,242,830	1,108,147	726,975	26,551	279,905	58,190,977	2,472,101	132,854
202009	202309	15,165	244,960,844	0	3,160,320	93,177,340	2,911,186	785,195	203,685	513,716	203,966	57,091,453	2,152,687	127,809
202009	202310	1,861	147,742,556	0	1,221,874	8,459,998	1,484,533	384,044	430,253	352,697	324,618	55,130,093	1,850,454	88,092
202009	202311	1,744	136,959,798	0	2,126,529	8,338,476	2,256,749	674,386	56,550	235,786	522,242	53,310,523	1,571,747	51,440
202009	202312	1,706	126,222,563	0	1,049,774	8,297,910	1,526,580	487,494	370,633	36,420	442,827	56,052,314	1,341,472	128,045
202009	202401	1,676	116,375,273	0	2,076,411	8,252,013	1,089,987	222,136	114,743	131,751	141,692	53,193,912	1,028,891	70,449
202009	202402	1,647	105,638,322	0	766,988	8,131,871	1,763,651	228,595	14,121	35,060	203,149	53,166,744	791,208	34,813
202009	202403	1,625	96,547,568	0	1,089,727	8,118,262	890,821	427,807	46,313	14,121	33,760	51,669,712	511,700	18,800

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)
202010	202010	0	0	0	2,235,590	0	0	0	0	0	0	50,132,257	255,951	6,991
202010	202011	22,637	4,695,608,409	0	5,417,693	133,750,759	55,642,355	0	0	0	0	1,397,119	9,380	2,904
202010	202012	22,589	4,554,650,247	0	6,991,821	135,279,078	8,419,833	0	0	0	0	117,009	1,967	2,843
202010	202101	22,551	4,410,833,537	0	6,468,898	133,197,629	87,507,198	0	0	0	0	255,936	1,329	6,028
202010	202102	22,513	4,270,910,430	0	4,908,789	128,327,421	248,736,211	132,452	0	0	0	94,022	1,558	0
202010	202103	22,484	4,135,000,030	0	12,223,609	135,818,119	17,039,051	0	132,452	0	0	34,283	999	0
202010	202104	22,412	3,979,148,488	0	14,904,385	135,268,488	30,901,544	0	0	132,452	0	33,403	1,019	0
202010	202105	22,332	3,828,438,006	0	11,371,158	135,508,102	26,943,350	0	0	0	0	40,886	749	381
202010	202106	22,267	3,680,483,296	199,731	11,083,296	134,810,798	45,221,824	227,446	0	0	0	8,981	696	0
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	9,019	658	0
202010	202108	22,080	3,379,184,374	0	10,499,336	135,609,308	15,114,354	932,413	0	227,446	0	43,674	620	0
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	9,096	581	15
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	92,796	644	2,324
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	30,799	480	486
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	4,214	414	22
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	48,325	461	35
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	4,295	456	50
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	4,336	272	43
202010	202204	21,220	2,193,841,820	0	8,457,699	163,566,121	57,018,236	698,484	123,071	218,710	1,947,245	1,382,170	12,743	39,844
202010	202205	20,905	2,021,154,945	0	9,053,059	133,620,710	13,104,160	481,421	562,927	123,071	1,383,043	85,665,809	13,333,292	43,166
202010	202206	20,814	1,874,156,051	0	11,109,496	132,350,098	24,082,661	731,631	164,935	208,547	949,652	87,846,392	13,022,948	101,287
202010	202207	20,691	1,729,164,828	0	9,243,926	130,128,908	47,907,811	1,044,050	265,980	164,935	451,383	89,341,464	12,523,051	165,542
202010	202208	20,576	1,587,785,884	0	9,146,863	132,460,681	12,699,955	897,266	458,318	144,369	284,700	90,971,484	12,274,269	163,847
202010	202209	20,443	1,442,403,705	0	8,941,520	131,410,179	19,328,923	973,476	514,971	104,192	321,311	87,476,077	11,569,887	82,817

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202010	202210	20,292	1,300,252,779	0	8,209,082	158,907,542	15,615,375	546,003	253,907	107,792	260,568	87,033,259	11,349,221	56,270
202010	202211	13,626	1,131,176,715	0	7,906,043	81,891,180	20,530,626	1,059,266	343,363	153,258	331,749	91,889,607	11,102,237	163,595
202010	202212	13,494	1,039,389,157	0	6,627,215	81,410,107	18,672,296	1,480,188	221,679	233,981	246,674	92,304,173	10,525,405	202,762
202010	202301	13,402	949,706,715	0	3,885,162	81,975,895	8,877,201	1,983,999	247,150	141,232	318,415	95,092,418	10,028,369	297,888
202010	202302	13,338	862,185,894	0	7,320,903	79,396,157	32,954,513	1,343,941	304,683	142,929	357,031	94,173,294	9,744,834	212,154
202010	202303	13,224	774,444,466	0	5,796,860	81,564,395	7,124,375	865,352	518,780	226,736	225,144	96,594,655	9,260,311	310,021
202010	202304	13,113	683,686,831	0	5,780,475	78,441,383	29,681,773	942,449	359,992	378,800	276,010	97,148,244	8,786,347	297,224
202010	202305	13,004	598,696,604	0	3,649,319	80,469,619	7,334,383	1,070,419	358,798	233,921	647,229	92,108,712	8,332,055	260,113
202010	202306	12,913	511,108,752	0	4,696,361	79,335,877	10,663,441	891,176	833,896	226,659	426,060	90,568,529	7,927,385	250,709
202010	202307	12,792	425,747,567	0	3,644,860	79,678,049	4,705,432	632,822	700,694	844,782	425,533	92,376,244	7,481,351	306,594
202010	202308	12,673	340,605,439	0	3,463,100	79,323,299	3,713,241	894,661	73,902	494,386	1,079,864	90,029,167	7,113,785	213,748
202010	202309	12,549	256,630,107	0	2,038,926	78,154,882	5,154,087	301,035	227,631	87,985	1,131,826	88,152,117	6,566,604	218,180
202010	202310	12,384	174,784,615	0	1,302,737	78,564,505	2,173,551	289,043	246,759	150,763	769,742	83,082,337	6,013,330	111,945
202010	202311	1,280	93,131,067	0	1,166,160	5,635,738	2,059,708	401,485	117,224	112,922	701,091	93,989,496	6,163,920	237,204
202010	202312	1,196	85,445,134	0	1,054,514	5,621,662	1,674,196	349,934	153,685	106,503	657,671	89,494,661	5,440,036	225,313
202010	202401	1,169	78,453,532	0	250,185	5,633,076	927,179	329,705	89,841	137,797	671,089	88,721,569	5,013,959	215,599
202010	202402	1,159	72,320,186	0	520,550	5,518,599	1,965,819	433,188	181,904	43,638	694,522	87,907,248	4,578,271	191,870
202010	202403	1,149	66,134,750	0	591,006	5,603,993	846,531	313,590	0	88,037	532,671	89,631,266	4,219,675	236,790



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202011	202011	0	0	0	2,539,810	0	0	0	0	0	0	87,333,786	3,785,972	201,340
202011	202012	25,353	5,424,133,364	0	6,801,468	158,177,883	46,073,683	0	0	0	0	60,684,764	3,372,729	195,161
202011	202101	25,296	5,256,324,406	98,959	13,115,115	156,303,210	113,496,310	0	0	0	0	57,905,749	3,035,662	136,795
202011	202102	25,238	5,085,443,697	0	5,828,655	153,934,150	195,738,659	0	0	0	0	58,393,977	2,795,281	131,313
202011	202103	25,208	4,922,286,955	0	13,789,593	158,793,806	41,175,394	289,972	0	0	0	58,787,712	2,496,465	159,276
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	56,436,344	2,181,947	100,473
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	53,946,754	1,866,260	62,529
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	58,121,479	1,658,688	140,682
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	53,426,093	1,318,847	62,995
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	53,903,425	1,074,247	53,858
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	52,600,803	791,082	39,746
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	52,231,807	531,365	18,989
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	51,530,883	275,703	6,687
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	384,199	10,508	846
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	157,324	9,675	887
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	112,149	8,242	17
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	138,390	7,231	1,153
202011	202204	23,851	2,643,679,739	0	10,090,084	153,617,841	67,095,014	926,662	279,502	0	1,084,581	88,729	6,064	0
202011	202205	23,746	2,477,745,746	0	11,440,353	160,108,307	35,994,972	1,271,670	529,271	157,331	309,651	98,975	5,317	0
202011	202206	23,587	2,301,430,046	0	15,989,926	154,850,795	34,764,257	1,876,572	613,674	153,073	0	71,876	4,564	0
202011	202207	23,429	2,127,893,029	0	14,358,547	152,415,285	61,598,765	572,164	444,649	708,871	153,073	67,763	3,884	0
202011	202208	23,281	1,958,703,076	0	12,459,466	154,147,492	26,961,739	1,438,102	669,796	287,037	333,970	68,426	3,221	0
202011	202209	23,137	1,787,818,610	0	11,327,960	153,400,045	29,033,176	1,861,236	235,402	295,724	621,007	85,481	2,552	0
202011	202210	22,987	1,620,753,481	0	10,456,112	152,848,746	29,153,570	1,516,687	1,059,857	87,502	473,355	69,770	1,877	0

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202011	202211	22,823	1,454,256,077	0	10,541,943	152,817,060	32,707,884	1,480,461	757,242	743,826	233,112	70,452	1,195	0
202011	202212	14,981	1,288,123,866	20,000	10,716,719	91,707,880	31,259,343	1,080,394	1,225,584	310,391	833,215	77,376	506	31,713
202011	202301	14,761	1,182,385,775	0	6,493,295	92,024,559	19,844,305	1,404,355	1,145,858	332,935	1,050,454	4,130	466	0
202011	202302	14,691	1,081,535,985	0	9,099,766	90,972,577	28,170,687	853,691	829,813	377,460	514,037	4,170	426	0
202011	202303	14,567	979,033,140	0	9,460,159	91,363,757	17,388,315	765,570	871,202	188,903	432,954	4,211	385	0
202011	202304	14,430	875,377,385	0	6,466,910	89,732,868	26,074,999	987,131	606,524	344,864	418,211	1,103,452	26,056	29,471
202011	202305	14,316	777,263,228	0	6,507,150	90,393,320	14,657,152	291,475	897,282	200,687	388,581	103,149,148	16,290,377	22,221
202011	202306	14,178	677,264,755	0	5,788,516	89,744,692	14,788,108	384,007	395,608	491,326	252,828	109,398,020	15,796,713	214,319
202011	202307	14,059	579,767,616	0	4,930,820	89,505,812	11,029,270	822,377	228,903	244,897	447,345	112,046,630	15,489,434	194,537
202011	202308	13,938	483,151,005	0	5,192,102	89,019,875	9,713,919	682,941	336,042	184,839	602,717	102,700,684	14,171,525	114,322
202011	202309	13,781	387,046,195	0	3,972,242	88,306,920	7,872,326	366,401	440,287	275,580	348,385	108,726,563	14,797,254	91,474
202011	202310	13,621	292,670,727	0	2,156,224	87,688,922	6,069,154	554,477	351,371	218,920	459,170	113,280,797	14,053,939	244,669
202011	202311	13,406	200,156,443	0	1,661,900	87,089,715	4,753,891	765,438	110,133	219,811	314,087	111,657,556	13,368,328	217,927
202011	202312	1,555	109,564,354	0	1,385,897	6,544,813	3,556,228	355,304	264,358	36,025	111,879	110,234,052	12,779,990	192,943
202011	202401	1,348	99,636,590	0	1,564,995	6,532,110	3,174,285	309,833	145,331	82,379	49,223	114,682,320	12,399,230	272,288
202011	202402	1,322	91,079,699	0	371,045	6,477,421	3,354,846	224,946	359,848	31,770	66,300	116,629,732	11,861,462	342,512
202011	202403	1,314	83,946,014	0	997,540	6,466,293	2,936,509	200,823	234,829	161,047	66,300	114,453,601	11,246,011	299,663

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202012	202012	0	0	0	3,183,560	0	0	0	0	0	0	120,742,635	10,757,024	358,431
202012	202101	22,750	5,002,137,611	0	6,125,771	143,369,100	71,531,786	0	0	0	0	108,051,290	10,161,199	230,003
202012	202102	22,698	4,851,734,389	0	4,819,378	140,861,815	167,264,963	0	0	0	0	110,145,908	9,661,148	256,834
202012	202103	22,676	4,703,938,877	0	8,619,419	145,546,580	16,023,943	0	0	0	0	113,682,527	9,238,934	352,629
202012	202104	22,629	4,544,773,452	59,479	10,352,198	145,635,023	20,853,230	171,849	0	0	0	107,891,460	8,555,157	240,600
202012	202105	22,570	4,388,039,144	0	6,981,004	145,761,481	22,822,511	0	0	0	0	102,755,899	7,889,729	172,836
202012	202106	22,529	4,234,480,549	99,323	10,048,696	145,432,286	36,639,676	173,400	0	0	0	119,784,245	8,033,194	432,055
202012	202107	22,466	4,078,057,851	0	14,972,970	145,780,346	27,729,912	275,343	0	0	0	110,764,538	7,123,193	323,141
202012	202108	22,378	3,915,960,515	0	16,947,734	146,140,469	13,046,060	823,501	0	0	0	108,884,305	6,600,385	268,203
202012	202109	22,285	3,751,816,870	0	16,402,242	145,611,885	23,540,210	291,266	165,332	0	0	108,401,276	6,116,260	271,053
202012	202110	22,183	3,589,058,692	0	17,055,065	144,377,580	51,642,150	801,706	142,901	0	0	106,729,615	5,618,394	230,417
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	106,853,525	5,144,272	227,916
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	106,414,115	4,627,959	235,554
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	71,709,221	4,083,490	173,363
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	74,165,294	3,814,607	211,609
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	72,876,747	3,423,149	215,770
202012	202204	21,475	2,621,820,120	0	9,733,247	141,999,704	42,353,005	1,893,706	937,339	753,648	354,988	69,665,206	3,019,041	139,793
202012	202205	21,394	2,469,158,964	0	9,886,016	143,241,693	13,248,182	2,057,707	488,869	504,692	715,419	67,476,883	2,644,084	95,591
202012	202206	21,301	2,313,526,199	0	13,517,244	143,171,719	23,401,645	2,795,483	817,618	358,159	856,519	71,508,036	2,383,830	176,422
202012	202207	21,177	2,155,813,755	0	12,774,979	141,515,153	34,059,901	1,173,346	1,785,238	430,770	337,469	66,500,437	1,956,087	82,285
202012	202208	21,063	1,999,304,525	0	11,087,520	142,432,625	14,653,689	1,674,009	522,119	1,118,831	544,562	67,607,203	1,667,060	77,000
202012	202209	20,946	1,843,223,835	100,000	11,525,634	141,756,916	17,917,170	2,446,636	769,339	293,398	1,265,122	66,383,807	1,300,138	79,857
202012	202210	20,813	1,688,566,762	0	7,775,434	141,512,214	14,316,525	1,297,660	1,413,927	714,994	1,221,245	64,522,655	963,321	79,300
202012	202211	20,709	1,537,480,956	0	11,136,271	140,669,963	21,248,722	1,697,397	405,575	1,261,271	781,367	65,418,813	657,931	32,935

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202012	202212	20,533	1,382,770,211	0	7,873,919	140,122,252	19,720,166	1,613,540	876,164	660,990	1,173,987	62,709,427	323,214	9,643
202012	202301	13,736	1,232,720,061	0	5,679,428	88,554,397	11,483,387	1,304,887	1,355,373	358,567	1,163,238	635,410	5,123	3,815
202012	202302	13,635	1,136,349,735	0	8,913,118	87,010,462	29,699,550	1,056,919	985,754	775,577	1,038,819	129,461	1,635	4,851
202012	202303	13,519	1,039,016,456	0	10,215,371	87,893,084	8,944,450	1,469,216	732,364	496,982	1,108,185	122,582	1,208	2,356
202012	202304	13,386	938,161,843	0	7,031,073	85,953,442	26,670,156	1,759,688	811,501	464,844	999,769	70,854	1,281	384
202012	202305	13,294	843,964,827	0	7,481,504	87,236,688	6,624,502	1,584,543	865,022	745,846	748,222	47,780	862	32
202012	202306	13,179	746,196,973	0	6,232,677	86,366,993	8,840,832	1,775,254	774,362	937,303	502,227	225,775	3,932	25,768
202012	202307	13,057	652,373,219	0	4,739,288	86,258,821	7,287,947	922,601	991,868	468,748	1,178,921	19,646	455	46
202012	202308	12,955	559,835,939	0	5,151,007	85,801,193	6,237,504	1,383,600	669,143	257,291	965,691	27,394	373	790
202012	202309	12,826	467,198,060	0	3,967,790	85,119,372	6,672,465	1,492,315	1,216,034	71,723	442,084	13,910	240	9
202012	202310	12,700	376,802,775	0	3,279,940	84,851,833	3,637,701	1,247,660	960,733	550,737	235,745	82,708	181	0
202012	202311	12,577	287,162,393	0	2,064,837	84,074,217	4,353,580	1,411,099	836,363	869,412	205,865	126,931	138	35,545
202012	202312	12,382	199,210,791	0	1,739,179	83,734,940	2,707,085	1,039,710	788,458	548,891	566,304	20,704	44	6
202012	202401	1,433	112,525,159	0	1,668,906	6,734,080	2,035,303	253,931	702,303	868,099	520,689	126,177	0	0
202012	202402	1,326	103,104,308	0	533,743	6,620,273	2,986,150	560,332	378,347	95,033	1,138,866	100,771	0	0
202012	202403	1,304	95,452,865	0	717,097	6,669,039	1,973,148	504,274	481,393	266,323	662,506	17,790	0	0

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202101	202101	0	0	0	4,312,631	0	0	0	0	0	0	1,586,053	4,908	27,831
202101	202102	33,711	6,956,102,534	0	8,779,803	193,960,149	243,179,407	0	0	0	0	109,538,907	15,198,748	72,464
202101	202103	33,657	6,750,807,835	149,831	10,316,575	200,855,073	8,858,170	0	0	0	0	115,857,285	15,087,601	197,644
202101	202104	33,594	6,532,638,233	99,410	10,934,989	201,270,557	10,642,067	128,853	0	0	0	104,463,594	13,620,442	83,401
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	113,469,689	14,545,171	34,180
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	117,106,985	13,830,103	191,865
202101	202107	33,355	5,884,115,385	0	20,430,779	201,751,723	15,474,367	784,010	0	181,525	0	117,510,988	13,070,280	243,361
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	113,657,545	12,436,868	177,099
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	120,565,297	12,255,262	241,142
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	118,852,519	11,661,334	266,491
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	118,977,120	11,094,587	283,048
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	120,071,050	10,568,553	295,965
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	123,334,132	10,091,115	342,763
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	115,390,453	9,570,344	297,515
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	120,227,050	9,210,144	415,885
202101	202204	31,995	3,872,481,332	0	14,553,335	197,489,092	34,886,887	2,051,621	437,958	601,696	73,337	114,892,284	8,417,394	363,136
202101	202205	31,868	3,659,136,785	0	16,996,434	198,484,021	13,660,295	1,278,686	1,478,548	420,486	284,981	108,109,467	7,862,799	183,267
202101	202206	31,719	3,441,722,467	0	18,661,226	197,992,517	18,142,669	1,026,124	1,143,770	571,523	632,131	121,632,700	8,062,077	345,869
202101	202207	31,542	3,224,094,469	0	20,167,574	196,325,774	36,644,734	1,554,966	1,034,573	162,768	1,023,782	115,661,845	7,115,423	344,809
202101	202208	31,349	3,006,489,762	0	20,294,894	196,886,946	14,291,192	1,472,758	1,061,208	471,412	504,258	113,498,899	6,673,740	283,231
202101	202209	31,143	2,786,468,352	60,000	16,874,525	196,105,203	18,620,072	925,887	742,488	514,902	527,307	112,551,341	6,146,452	284,376
202101	202210	30,956	2,572,078,791	60,000	13,786,277	195,004,850	24,480,180	2,347,270	785,377	381,604	938,241	112,367,024	5,716,102	268,925
202101	202211	30,780	2,362,013,924	0	17,864,529	194,593,468	22,021,242	2,532,176	984,837	307,629	360,342	113,192,776	5,299,015	284,235
202101	202212	30,569	2,147,332,403	50,000	13,441,693	193,964,204	18,440,800	2,080,998	1,481,481	672,036	421,557	112,330,048	4,739,706	297,391

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)
202101	202301	30,313	1,937,352,406	0	10,067,406	193,432,101	12,820,504	1,528,683	1,851,505	694,346	784,629	108,852,567	4,234,521	263,311
202101	202302	20,747	1,732,242,256	50,000	14,297,739	121,361,630	42,929,017	1,706,953	839,507	750,105	872,711	76,181,684	3,875,612	203,167
202101	202303	20,562	1,595,073,770	0	15,748,336	122,734,315	11,239,446	1,948,977	980,186	286,487	1,388,252	76,589,962	3,513,071	262,849
202101	202304	20,371	1,453,467,347	0	10,734,225	120,301,455	31,919,166	2,777,315	1,391,109	539,411	1,299,723	70,795,495	3,114,202	127,165
202101	202305	20,217	1,321,259,632	0	9,737,466	121,677,576	10,622,071	2,002,214	1,060,681	831,478	999,327	69,845,517	2,770,534	119,692
202101	202306	20,075	1,186,412,008	0	10,428,550	120,846,926	11,918,231	1,980,812	1,499,206	462,329	1,024,229	72,150,230	2,544,936	118,505
202101	202307	19,908	1,053,525,682	0	8,155,002	120,666,202	9,972,932	1,479,179	1,481,791	304,279	833,166	68,514,700	2,126,830	91,782
202101	202308	19,747	922,806,148	0	9,660,198	119,835,357	7,249,855	2,222,612	1,120,741	674,921	952,718	70,379,318	1,880,102	92,440
202101	202309	19,536	791,990,379	0	7,845,780	118,646,131	8,101,104	2,934,429	1,501,982	205,484	985,761	68,991,693	1,520,991	102,630
202101	202310	19,338	664,127,396	0	7,221,701	118,224,539	5,191,082	1,418,941	1,511,202	840,429	792,097	67,065,019	1,195,357	86,081
202101	202311	19,120	536,917,126	0	6,199,789	117,054,697	5,971,683	1,828,089	457,482	1,074,187	971,795	68,003,187	926,902	73,561
202101	202312	18,890	412,202,634	0	3,640,186	116,178,857	4,574,891	1,555,435	1,171,850	258,384	1,656,213	65,446,674	598,375	22,810
202101	202401	18,570	289,530,515	0	2,167,731	115,411,929	3,340,870	966,879	734,313	689,328	1,289,219	64,313,792	304,665	5,335
202101	202402	2,283	170,172,967	0	1,136,480	10,354,496	3,483,791	1,420,004	639,940	343,139	954,735	1,149,861	5,830	6,385
202101	202403	2,191	157,064,244	0	3,123,115	10,378,056	2,217,346	536,111	714,687	100,484	845,593	142,387	2,029	3,437

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)
202102	202102	0	0	0	800,961	0	0	0	0	0	0	127,453	1,512	1,233
202102	202103	16,281	3,349,682,843	0	7,497,685	97,290,899	0	0	0	0	0	40,041	1,377	4,046
202102	202104	16,229	3,243,770,999	0	5,821,603	97,401,679	723,820	0	0	0	0	54,973	1,250	1,264
202102	202105	16,197	3,140,299,949	0	7,191,114	97,489,983	236,643	0	378,474	0	0	32,156	904	0
202102	202106	16,164	3,035,361,793	0	5,589,810	97,527,976	1,536,728	0	0	0	0	26,440	806	0
202102	202107	16,128	2,932,026,944	0	10,641,770	97,770,497	749,373	202,119	352,985	0	0	14,110	328	0
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	70,195	783	84
202102	202109	15,998	2,714,122,160	0	13,597,546	97,635,922	678,789	0	0	0	0	538,655	363	268,920
202102	202110	15,921	2,602,381,501	150,000	12,596,148	97,181,546	3,354,641	258,671	0	0	0	345,923	250	62,868
202102	202111	15,842	2,492,245,907	0	13,574,440	97,147,636	1,421,669	0	0	0	0	14,241	94	0
202102	202112	15,747	2,381,170,269	0	11,558,787	96,986,634	1,431,535	458,276	0	0	0	0	0	0
202102	202201	15,672	2,272,290,039	0	11,261,872	96,770,794	3,598,423	203,076	458,276	0	0	17,053	0	0
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	651,799	6,184	18,354
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	127,293,073	16,951,715	138,979
202102	202204	15,416	1,947,315,011	0	8,061,731	95,466,013	4,249,933	218,261	53,485	0	361,413	123,056,392	16,180,481	50,306
202102	202205	15,353	1,842,811,663	0	8,491,577	95,245,510	4,199,165	1,266,767	0	53,485	68,001	124,174,067	15,967,936	51,291
202102	202206	15,285	1,738,311,393	0	9,190,869	95,174,741	4,662,039	1,041,831	557,586	0	53,485	131,509,106	15,646,327	209,629
202102	202207	15,206	1,633,785,508	0	9,743,199	95,048,884	3,619,291	808,092	491,773	442,541	53,485	133,760,258	14,930,689	291,244
202102	202208	15,126	1,528,527,370	0	9,872,281	94,880,979	3,749,382	1,399,597	179,702	286,918	442,541	131,308,539	14,340,557	232,238
202102	202209	15,033	1,423,202,768	0	9,775,955	94,515,846	3,973,752	1,162,609	178,985	179,702	428,874	135,057,710	13,950,883	295,015
202102	202210	14,941	1,317,948,858	0	6,782,475	94,094,485	3,805,056	2,025,719	190,856	439,384	465,220	133,895,007	13,329,306	295,324
202102	202211	14,857	1,216,427,469	10,000	7,125,358	93,773,301	5,158,832	832,139	880,607	98,476	580,583	131,996,346	12,763,537	237,064
202102	202212	14,761	1,114,568,835	0	6,962,055	93,550,886	3,960,841	1,816,355	224,270	627,384	617,096	134,930,114	12,258,033	316,670

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)
202102	202301	14,675	1,013,242,792	0	4,900,176	93,331,119	4,657,920	1,040,459	967,810	257,909	800,042	137,010,689	11,721,653	370,350
202102	202302	14,571	913,659,248	0	5,628,159	93,044,067	4,665,379	1,050,871	487,161	220,943	706,619	139,228,651	11,097,719	422,295
202102	202303	9,690	814,347,078	0	5,789,632	58,162,347	2,379,017	1,020,203	978,701	12,749	291,339	136,671,106	10,621,953	480,249
202102	202304	9,610	749,393,417	0	6,736,533	57,870,281	3,140,275	1,152,940	889,628	328,836	291,339	130,396,704	9,952,990	356,061
202102	202305	9,528	684,343,529	0	4,341,578	57,624,098	2,408,382	517,262	865,374	285,537	398,508	122,784,807	9,084,845	267,220
202102	202306	9,458	621,660,740	0	5,331,275	57,318,088	2,998,178	638,387	337,706	477,051	667,242	136,186,830	9,437,000	366,291
202102	202307	9,374	558,459,691	0	4,830,668	57,013,094	1,794,657	1,623,198	465,147	424,179	765,731	131,469,992	8,441,873	390,601
202102	202308	9,295	496,001,818	0	4,780,694	56,508,828	2,242,884	1,136,903	517,108	265,906	865,707	128,337,028	7,910,010	312,632
202102	202309	9,196	433,833,804	0	3,487,921	56,287,437	3,272,357	575,450	322,494	225,909	591,561	129,511,262	7,379,312	350,054
202102	202310	9,110	373,029,584	0	4,562,320	55,804,552	1,596,529	2,003,125	286,847	198,030	351,330	128,866,412	6,870,808	343,126
202102	202311	9,003	311,923,223	0	3,125,196	55,363,213	1,919,144	673,543	1,025,079	0	221,902	127,501,824	6,351,837	291,486
202102	202312	8,891	252,566,875	0	2,086,170	54,869,976	1,346,110	1,098,398	610,215	694,415	46,888	125,468,111	5,810,777	264,006
202102	202401	8,797	194,913,150	0	1,636,877	54,472,659	1,306,701	814,380	696,732	72,957	675,024	126,774,477	5,275,794	348,873
202102	202402	8,581	137,169,064	0	1,239,994	53,655,851	1,003,176	481,845	471,041	278,619	209,908	125,053,516	4,803,944	310,271
202102	202403	1,096	81,875,515	0	645,671	5,162,186	710,204	1,008,306	85,929	58,718	272,480	87,200,552	4,295,029	291,473



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)
202103	202103	0	0	0	4,022,506	0	0	0	0	0	0	81,550,091	3,872,502	142,053
202103	202104	27,715	5,443,913,817	0	7,742,921	161,065,196	41,390,052	0	0	0	0	78,913,522	3,437,348	117,732
202103	202105	27,638	5,272,225,159	59,884	10,112,397	161,615,370	26,748,768	0	0	0	0	85,893,203	3,217,991	245,729
202103	202106	27,582	5,099,171,209	0	11,114,773	160,895,058	56,949,447	0	0	0	0	79,284,721	2,748,555	127,464
202103	202107	27,521	4,926,283,883	0	10,792,803	161,250,628	51,447,606	0	0	0	0	80,726,851	2,430,978	154,037
202103	202108	27,452	4,752,341,210	0	13,890,101	162,157,946	25,160,833	305,915	0	0	0	79,065,759	2,050,959	123,706
202103	202109	27,368	4,574,598,669	0	20,848,895	161,307,823	47,925,654	689,633	305,915	0	0	77,186,419	1,683,347	100,118
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	77,662,943	1,366,995	82,409
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	75,350,892	1,001,982	55,486
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	74,761,760	669,031	20,073
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	72,936,314	334,722	6,316
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	809,071	5,346	12,781
202103	202203	26,679	3,498,750,960	0	20,446,790	161,353,258	20,736,398	481,183	572,130	0	0	67,537	1,170	560
202103	202204	26,461	3,313,640,831	0	13,995,703	157,178,595	78,853,981	1,612,620	78,028	219,823	0	101,451	652	969
202103	202205	26,343	3,141,484,121	0	14,201,012	159,653,299	21,430,872	1,714,925	312,031	0	219,823	87,128	828	83
202103	202206	26,224	2,963,886,889	0	15,780,778	158,548,395	36,756,198	1,378,366	883,924	0	219,823	227,258	457	4,885
202103	202207	26,095	2,788,417,312	30,000	13,917,707	156,277,786	70,346,687	2,456,226	732,030	391,190	0	40,097	259	1,570
202103	202208	25,962	2,615,950,957	0	16,471,104	158,672,815	20,703,227	1,107,713	1,226,625	488,375	252,433	127,267	138	4,001
202103	202209	25,804	2,436,747,076	0	13,481,059	157,436,052	32,565,826	1,895,684	575,797	320,352	740,807	15,504	115	0
202103	202210	25,665	2,264,465,469	0	12,062,485	157,612,144	23,236,998	1,353,590	1,358,367	80,751	808,726	77,858	92	0
202103	202211	25,529	2,092,359,913	0	9,938,378	156,298,464	36,097,162	1,686,283	821,844	540,476	395,005	170,809	69	25,374
202103	202212	25,410	1,924,022,231	0	10,159,792	156,402,980	30,543,217	2,621,354	999,404	402,522	219,788	71,682	46	0
202103	202301	25,285	1,754,731,475	0	7,238,464	157,035,493	16,549,717	2,009,989	806,276	717,387	474,953	15,595	23	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)
202103	202302	25,172	1,587,995,110	0	16,812,978	154,226,263	43,073,910	1,914,019	820,620	166,549	677,125	182,680	0	0
202103	202303	24,889	1,414,820,134	0	13,656,606	155,729,103	14,238,887	1,725,487	1,344,422	151,939	586,509	1,228,328	13,298	23,395
202103	202304	15,201	1,241,385,513	0	7,859,964	86,360,140	40,800,820	995,993	1,338,678	389,281	316,488	127,258,106	18,578,031	49,866
202103	202305	15,073	1,145,288,932	0	7,886,704	88,171,492	11,955,625	1,572,507	909,258	255,895	480,055	134,524,978	19,025,164	47,303
202103	202306	14,975	1,046,050,796	0	9,480,130	87,175,469	18,482,048	1,189,805	1,386,974	273,514	512,629	136,128,777	18,239,989	125,365
202103	202307	14,854	948,136,604	0	7,559,493	87,327,151	10,476,181	1,618,776	659,129	702,401	510,102	139,994,388	17,519,804	248,674
202103	202308	14,733	851,370,729	0	8,290,330	86,879,434	10,328,394	1,095,104	1,386,352	252,695	233,809	139,737,112	16,861,598	225,775
202103	202309	14,595	754,464,857	0	6,762,157	86,055,491	11,798,367	1,366,733	617,004	191,666	340,554	139,130,665	16,451,918	188,916
202103	202310	14,465	660,372,010	0	6,468,537	85,928,700	8,388,600	1,123,700	427,770	275,329	150,610	142,676,955	15,829,412	277,219
202103	202311	14,307	566,304,197	0	5,819,785	84,548,710	11,678,625	691,666	882,040	255,842	36,754	143,019,081	15,172,995	321,824
202103	202312	14,155	474,684,357	0	6,068,418	84,035,483	9,910,911	1,028,082	268,356	529,831	198,487	143,863,146	14,527,398	329,819
202103	202401	13,993	382,766,526	100,000	4,312,548	83,762,620	5,673,341	1,066,568	218,988	184,369	554,247	143,799,600	13,908,960	339,352
202103	202402	13,860	292,766,038	0	1,804,593	82,350,591	8,754,805	958,198	534,499	110,300	239,791	146,372,855	13,348,485	342,524
202103	202403	13,719	206,681,063	100,000	3,474,152	83,127,456	4,186,758	1,016,507	458,236	156,472	170,998	149,593,151	12,802,522	385,093

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	139,169,338	11,954,268	388,577
202104	202105	29,594	5,708,964,849	0	8,260,561	160,221,020	52,487,112	0	0	0	0	133,532,700	11,305,125	217,071
202104	202106	29,522	5,537,190,298	149,657	9,491,391	160,915,585	35,634,133	0	0	0	0	150,879,662	11,257,305	576,823
202104	202107	29,458	5,364,989,048	0	12,497,198	161,098,136	33,471,211	293,630	0	0	0	142,914,795	10,299,484	463,709
202104	202108	29,378	5,190,257,935	150,000	16,985,873	161,720,542	17,844,155	0	293,630	0	0	136,027,181	9,712,701	265,735
202104	202109	29,281	5,010,295,308	0	13,649,942	161,592,362	24,588,321	0	0	293,630	0	138,585,150	9,047,875	369,484
202104	202110	29,212	4,834,313,987	0	18,625,400	160,187,186	60,660,748	837,188	0	0	293,630	142,190,753	8,578,475	436,214
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	137,248,215	7,960,063	309,466
202104	202112	28,966	4,470,994,661	0	19,065,538	161,661,196	12,743,565	275,496	0	558,409	0	138,919,372	7,339,929	516,061
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	133,762,843	6,694,542	298,803
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	139,900,212	6,236,785	424,403
202104	202203	28,658	3,940,343,971	0	22,205,573	161,190,745	15,613,192	723,517	0	264,978	0	134,768,539	5,605,764	320,640
202104	202204	28,502	3,753,429,654	0	16,534,536	159,392,274	52,649,647	2,229,186	93,233	0	105,415	93,306,365	4,982,883	238,558
202104	202205	28,297	3,576,686,050	0	15,216,155	159,095,558	19,979,538	1,566,987	938,397	93,233	105,415	87,892,780	4,513,853	103,293
202104	202206	28,175	3,400,076,872	0	18,840,007	158,544,390	23,016,788	2,114,495	956,607	700,229	93,233	94,926,446	4,209,534	257,075
202104	202207	28,017	3,221,694,677	0	16,265,825	156,983,905	45,931,375	1,095,875	1,055,026	534,983	700,229	88,813,215	3,658,720	150,524
202104	202208	27,877	3,047,121,162	0	16,624,861	158,141,875	18,857,373	1,081,717	659,260	738,038	692,342	90,580,615	3,326,827	143,245
202104	202209	27,723	2,869,397,745	0	15,073,957	157,474,133	23,106,878	1,765,281	93,855	454,004	1,198,148	89,293,991	2,845,427	159,404
202104	202210	27,571	2,694,528,788	0	13,470,166	385,155,347	27,369,027	2,025,259	395,985	93,855	1,192,042	88,231,156	2,420,909	150,766
202104	202211	25,809	2,294,053,198	0	13,748,089	159,507,756	26,214,006	1,276,766	1,436,664	263,867	547,859	88,951,584	2,038,978	148,284
202104	202212	25,647	2,115,694,211	0	13,263,817	157,147,438	26,833,376	1,502,763	1,293,754	502,850	357,723	85,745,931	1,599,602	91,336
202104	202301	25,495	1,943,239,696	0	7,362,977	157,378,221	16,288,107	1,735,531	1,232,509	969,204	654,041	84,506,101	1,197,225	58,506
202104	202302	25,392	1,776,609,689	0	15,452,847	154,604,673	45,340,623	1,606,497	1,100,786	362,562	1,005,391	83,161,511	798,416	23,311
202104	202303	25,185	1,604,938,041	0	12,968,985	156,544,464	12,666,496	1,269,866	703,472	410,985	918,899	81,079,627	407,176	13,090

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	202304	24,913	1,430,621,589	0	10,370,237	152,894,693	41,632,036	1,916,530	706,621	220,516	492,772	1,548,037	22,628	6,683
202104	202305	15,362	1,265,522,165	0	11,315,486	88,780,051	11,308,340	2,067,654	467,259	0	402,974	344,511	16,944	5,852
202104	202306	15,064	1,161,201,880	0	9,974,422	88,100,904	15,359,400	1,701,582	938,418	164,604	216,890	349,099	15,051	6,770
202104	202307	14,930	1,062,168,713	0	8,376,696	87,994,532	9,592,549	2,308,196	1,075,965	233,144	0	355,946	14,435	63,542
202104	202308	14,810	964,464,605	0	9,053,683	87,585,321	8,848,098	1,082,475	1,863,589	279,589	83,417	361,951	13,044	17,040
202104	202309	14,675	866,859,118	0	8,616,116	86,853,287	10,536,782	609,647	1,644,772	378,607	293,620	147,766	12,221	812
202104	202310	14,543	770,408,380	0	7,484,504	86,637,206	8,067,821	957,452	1,132,486	172,641	527,805	116,756	11,170	615
202104	202311	14,393	675,007,222	0	5,843,695	85,781,664	8,923,398	1,386,479	531,791	274,260	398,536	150,500	10,837	48
202104	202312	14,256	582,273,776	0	6,129,280	85,185,175	7,392,328	1,557,556	612,454	283,145	249,183	137,147	9,949	410
202104	202401	14,110	489,575,392	0	5,785,250	84,877,797	4,535,435	1,255,773	350,884	454,422	208,171	476,721	9,046	922
202104	202402	13,951	397,600,506	0	1,638,311	83,541,268	10,092,480	903,102	337,981	167,334	511,029	169,618	8,478	53
202104	202403	13,887	311,431,910	0	3,702,478	84,040,452	3,920,296	1,334,200	264,131	284,744	669,302	182,145	7,805	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)
202105	202105	0	0	0	3,576,275	0	0	0	0	0	0	504,638	14,707	11,983
202105	202106	27,304	5,146,842,054	0	6,482,699	141,270,950	60,407,126	0	0	0	0	199,724,338	30,832,532	57,400
202105	202107	27,226	4,995,329,566	0	8,217,933	141,932,282	44,956,441	0	0	0	0	206,238,536	30,047,732	194,084
202105	202108	27,168	4,843,614,509	140,000	14,277,770	142,399,299	30,378,020	227,027	0	0	0	214,907,048	29,220,022	363,252
202105	202109	27,078	4,685,530,183	0	14,027,692	142,293,540	34,131,579	272,303	0	0	0	212,481,433	28,181,717	313,884
202105	202110	26,990	4,528,239,684	0	18,545,020	140,968,006	72,124,050	215,092	272,303	0	0	216,087,710	27,307,815	389,420
202105	202111	26,891	4,367,698,009	0	18,065,093	142,103,127	35,778,566	0	0	272,303	0	217,936,250	26,313,957	441,379
202105	202112	26,774	4,205,192,720	250,000	15,352,017	142,298,276	22,628,730	0	0	0	0	215,870,879	25,336,727	391,693
202105	202201	26,671	4,045,843,464	0	12,267,641	141,564,248	44,065,655	383,992	0	0	0	223,586,079	24,447,790	580,071
202105	202202	26,596	3,891,085,332	0	11,072,798	141,050,564	59,798,514	519,555	128,778	0	0	216,832,191	23,378,824	446,377
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	224,941,585	22,464,117	637,006
202105	202204	26,400	3,576,639,143	0	12,913,879	140,637,963	57,272,342	383,808	1,087,321	0	128,778	226,753,493	21,495,490	696,900
202105	202205	26,299	3,422,082,757	0	13,347,841	141,772,499	26,428,174	974,336	111,804	637,449	128,778	228,645,903	20,472,224	627,087
202105	202206	26,126	3,264,619,182	0	14,817,184	139,594,793	35,237,206	895,943	107,710	0	637,449	210,250,852	19,450,499	434,574
202105	202207	25,991	3,108,917,983	0	14,210,931	138,080,015	61,801,100	1,341,344	0	0	637,449	223,661,188	18,570,874	817,727
202105	202208	25,870	2,955,090,117	0	14,469,693	139,246,500	29,937,836	1,551,505	244,694	0	0	220,443,339	17,574,987	719,470
202105	202209	25,746	2,797,954,374	0	13,319,786	139,082,274	26,264,227	661,486	880,261	123,547	0	213,617,269	16,565,990	574,940
202105	202210	25,619	2,644,083,881	0	15,936,511	138,313,594	31,616,540	1,701,788	416,084	298,699	123,547	215,224,984	15,622,154	632,141
202105	202211	25,464	2,486,880,916	0	11,761,875	454,934,517	38,454,979	1,964,754	981,753	0	298,699	222,948,309	14,661,649	503,756
202105	202212	23,079	2,018,474,640	0	10,348,724	141,739,306	37,216,120	2,460,226	752,556	599,066	121,326	216,775,738	13,733,563	605,560
202105	202301	22,944	1,860,336,555	0	9,116,661	139,537,033	22,143,974	1,727,099	1,235,077	527,617	466,173	214,471,955	12,789,137	620,369
202105	202302	22,844	1,709,090,671	0	14,259,891	137,634,196	42,998,922	601,798	495,114	732,893	728,427	211,961,319	11,788,892	615,973
202105	202303	22,678	1,555,722,736	30,000	15,304,772	138,632,702	18,941,254	1,563,386	61,712	351,144	949,506	214,924,342	10,871,141	687,814
202105	202304	22,476	1,398,155,706	0	9,384,961	135,981,570	41,104,594	1,020,283	799,624	0	997,704	210,352,419	9,905,877	559,723

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	202305	22,290	1,250,687,214	0	11,415,259	137,307,124	17,439,508	1,875,556	228,642	237,906	622,123	200,060,230	8,968,690	356,714
202105	202306	13,541	1,097,727,749	0	9,180,819	76,883,683	19,604,695	1,465,505	675,183	0	372,245	143,867,136	8,039,169	282,350
202105	202307	13,392	1,009,652,206	0	7,907,158	76,774,735	12,874,029	2,287,369	494,571	212,057	237,906	148,185,047	7,382,223	405,820
202105	202308	13,289	923,489,848	0	7,810,993	76,356,699	12,416,375	1,112,252	1,011,061	272,952	212,057	143,318,513	6,642,312	282,893
202105	202309	13,163	837,954,032	0	7,490,169	75,907,267	12,357,571	844,204	587,139	593,201	322,263	142,815,248	5,953,524	284,308
202105	202310	13,039	753,177,990	0	8,208,107	75,369,923	10,629,531	1,845,777	277,351	207,629	689,691	142,379,930	5,257,963	289,253
202105	202311	12,898	668,371,074	0	6,807,166	74,784,371	11,868,713	1,058,361	953,291	114,142	456,223	138,793,035	4,572,807	256,598
202105	202312	12,733	585,328,246	0	4,585,695	73,980,568	10,461,491	1,342,101	775,532	404,476	55,602	139,270,688	3,913,700	232,663
202105	202401	12,631	504,998,790	0	5,105,697	73,705,748	7,089,462	1,100,733	867,698	498,074	251,605	137,642,673	3,240,388	210,721
202105	202402	12,507	424,804,812	0	1,998,098	73,204,736	9,916,569	710,009	569,731	365,461	459,972	135,384,876	2,571,683	170,144
202105	202403	12,447	348,231,916	0	3,762,143	73,321,293	5,019,845	1,138,505	760,739	131,986	543,869	132,553,784	1,913,565	128,590

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	131,799,764	1,285,106	48,638
202106	202107	23,976	4,612,409,148	200,000	11,590,007	127,604,743	52,754,415	0	0	0	0	125,787,688	642,708	23,922
202106	202108	23,865	4,468,476,365	0	11,766,462	128,387,642	23,952,670	0	0	0	0	1,425,194	34,024	27,154
202106	202109	23,788	4,326,714,680	0	16,463,637	128,237,442	31,120,309	0	0	0	0	929,180	29,245	12,869
202106	202110	23,698	4,180,997,672	0	10,959,449	127,013,759	66,696,254	0	0	0	0	683,435	25,054	6,091
202106	202111	23,630	4,041,889,649	100,000	13,946,807	128,206,602	31,762,570	331,598	0	0	0	944,717	23,097	36,729
202106	202112	23,555	3,897,445,183	0	14,226,039	128,546,173	23,328,014	0	331,598	0	0	968,835	19,496	41,408
202106	202201	23,474	3,753,479,610	0	7,911,791	128,176,793	32,376,131	295,576	0	287,685	0	558,677	17,217	3,951
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	548,296	14,591	27,926
202106	202203	23,344	3,477,941,338	0	14,151,672	128,508,806	19,261,901	0	960,100	0	287,685	619,757	12,613	589
202106	202204	23,241	3,332,251,241	0	7,240,381	127,134,887	56,322,737	487,669	0	542,270	0	580,929	11,183	42,352
202106	202205	23,185	3,196,689,127	0	12,549,326	128,546,833	22,545,975	1,207,603	291,785	195,884	542,270	1,171,825	9,101	111,577
202106	202206	23,084	3,053,302,656	0	17,115,903	127,864,259	31,763,225	1,118,992	379,127	291,785	738,154	616,032	7,343	48,898
202106	202207	22,884	2,907,307,115	0	11,853,995	124,479,881	63,359,186	1,754,587	399,359	379,127	369,187	0	0	0
202106	202208	22,785	2,768,975,238	0	14,394,927	125,949,567	22,365,356	2,116,701	1,535,754	399,359	575,011	21,850,434	2,889,583	13,832
202106	202209	22,676	2,625,587,152	0	17,150,883	125,474,096	28,180,630	954,837	199,502	1,535,754	778,486	22,682,139	2,803,962	15,814
202106	202210	22,546	2,481,460,902	70,000	10,601,965	125,149,710	25,063,640	1,782,564	257,734	85,000	2,174,310	22,328,786	2,717,256	21,695
202106	202211	22,452	2,344,020,647	0	11,637,746	124,735,131	31,322,823	1,424,243	506,165	257,734	1,735,256	22,916,516	2,636,120	35,249
202106	202212	22,321	2,203,573,086	0	11,296,996	358,155,954	33,702,566	1,544,269	452,921	383,064	367,474	23,369,211	2,541,475	54,363
202106	202301	20,575	1,830,897,912	0	7,173,237	129,196,195	20,848,069	1,643,865	807,586	159,545	523,946	24,042,307	2,442,604	76,287
202106	202302	20,467	1,689,241,698	0	13,721,605	123,657,437	48,615,629	2,139,929	636,886	136,276	542,610	24,751,901	2,366,057	74,137
202106	202303	20,309	1,550,134,417	0	13,302,130	125,291,584	15,186,204	1,701,271	1,096,403	326,496	159,545	22,574,110	2,262,916	30,795
202106	202304	20,145	1,407,653,879	0	8,240,598	122,134,690	47,068,104	1,072,471	821,758	309,846	220,080	24,440,883	2,174,187	83,656
202106	202305	20,034	1,275,232,709	0	10,628,598	124,496,228	12,815,299	767,206	707,004	346,680	520,764	24,511,018	2,090,123	88,294

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	202306	19,856	1,135,855,829	0	10,997,507	123,431,513	17,065,277	689,811	440,962	426,704	650,966	23,220,431	1,979,477	50,728
202106	202307	12,267	1,000,192,151	0	10,368,072	70,889,084	10,813,745	633,216	884,143	313,389	656,835	22,432,011	1,792,649	52,180
202106	202308	12,087	917,087,284	0	7,247,875	70,424,920	10,516,667	1,243,221	410,290	681,272	621,670	27,261,814	1,913,418	122,263
202106	202309	11,978	838,417,201	10,000	8,050,982	69,914,661	11,485,292	853,984	635,278	142,852	631,179	24,418,952	1,705,673	106,046
202106	202310	11,870	758,817,542	0	6,895,519	69,632,355	9,751,840	1,149,256	572,189	162,595	674,344	22,182,709	1,609,401	48,258
202106	202311	11,756	681,154,696	0	5,879,315	69,015,408	10,082,896	529,241	471,167	238,023	835,130	21,912,347	1,537,013	41,265
202106	202312	11,645	605,201,595	0	5,469,567	68,599,861	10,164,001	666,391	95,166	328,465	628,347	22,902,084	1,435,535	71,720
202106	202401	11,520	529,605,434	0	5,379,062	68,261,271	5,982,298	918,303	209,298	0	794,341	27,246,340	1,362,141	77,058
202106	202402	11,410	454,478,532	0	2,571,545	66,935,227	13,495,244	570,858	154,537	104,405	569,067	22,705,451	1,264,324	73,835
202106	202403	11,344	383,843,683	0	3,719,406	67,718,261	5,009,994	909,000	205,087	418,403	461,989	22,663,999	1,179,043	67,338



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	21,818,578	1,082,728	49,992
202107	202108	18,854	3,629,070,490	0	7,758,941	103,089,259	12,478,277	0	0	0	0	21,002,754	1,006,259	26,253
202107	202109	18,784	3,515,662,619	0	8,153,719	102,967,078	13,669,208	0	0	0	0	21,746,084	915,471	57,015
202107	202110	18,734	3,403,805,019	0	7,284,369	102,173,169	42,130,212	289,877	0	0	0	20,647,717	813,437	36,828
202107	202111	18,689	3,293,842,910	0	11,223,192	103,255,877	14,928,599	119,504	0	0	0	16,386,254	761,684	57,320
202107	202112	18,627	3,177,977,157	0	11,764,271	103,415,321	4,106,974	301,809	0	0	0	14,553,268	678,378	22,518
202107	202201	18,565	3,062,210,872	0	6,876,503	103,012,745	16,070,587	413,135	184,668	0	0	14,676,239	618,216	24,868
202107	202202	18,531	2,951,900,269	0	8,615,190	102,011,408	46,501,165	585,394	179,507	0	0	14,487,660	554,821	16,223
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	14,839,143	488,731	20,469
202107	202204	18,400	2,723,332,748	0	5,557,554	102,305,343	36,017,653	1,389,049	79,733	211,416	179,507	15,031,301	427,783	38,516
202107	202205	18,353	2,615,062,565	0	10,957,128	103,259,956	7,803,191	515,778	318,736	0	390,923	14,362,982	362,185	20,275
202107	202206	18,284	2,499,298,128	0	10,987,035	102,700,984	18,213,272	448,551	455,192	0	211,416	14,100,749	301,250	15,423
202107	202207	18,205	2,384,867,586	0	11,863,547	101,680,016	37,788,248	859,246	227,517	384,858	0	14,162,010	238,947	17,352
202107	202208	18,044	2,270,311,543	0	10,215,767	101,494,826	6,423,591	329,367	202,925	220,520	263,618	13,863,334	179,184	13,521
202107	202209	17,960	2,156,810,319	0	11,273,785	100,824,049	15,874,003	619,712	201,219	415,364	0	13,723,003	119,607	8,906
202107	202210	17,871	2,043,868,887	60,000	9,878,358	100,645,764	12,412,134	610,886	499,882	201,219	212,439	12,944,477	59,357	355
202107	202211	17,785	1,932,449,719	0	10,921,247	100,124,204	20,162,386	202,278	265,964	0	201,219	371,132	3,880	1,548
202107	202212	17,688	1,820,612,217	0	6,132,508	99,936,723	18,269,485	938,535	148,585	147,651	201,219	48,871	2,358	193
202107	202301	17,613	1,712,402,380	0	5,072,941	225,491,893	11,732,416	540,143	777,335	35,500	243,099	71,111	1,987	20
202107	202302	16,713	1,480,660,433	0	9,702,165	100,222,191	30,491,659	1,192,592	486,441	185,549	278,599	44,883	2,120	0
202107	202303	16,609	1,369,085,673	0	11,327,537	100,597,584	6,611,195	1,649,823	363,758	68,957	316,497	159,209	1,737	1,443
202107	202304	16,485	1,254,856,044	80,000	8,175,024	98,530,016	29,818,828	1,676,528	964,883	0	280,997	31,644	1,271	0
202107	202305	16,384	1,147,366,303	0	9,832,154	99,884,632	5,275,434	1,115,678	985,302	117,564	95,448	29,077	1,144	0
202107	202306	16,246	1,035,031,274	0	9,734,298	98,809,815	10,696,235	699,406	371,359	910,883	213,012	51,832	1,026	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)
202107	202307	16,071	925,540,821	0	7,546,919	98,747,548	4,321,568	660,956	515,041	163,932	1,123,895	29,314	908	0
202107	202308	9,939	818,203,699	0	6,438,030	57,778,393	4,295,902	604,687	703,414	0	1,166,910	29,433	788	0
202107	202309	9,840	753,249,042	0	5,527,596	57,265,190	7,150,941	983,638	435,602	292,339	207,229	920,303	4,324	5,292
202107	202310	9,763	688,972,513	0	5,636,488	57,193,584	4,722,213	1,099,658	387,053	200,940	440,954	101,189,414	13,489,122	117,045
202107	202311	9,677	625,378,664	0	5,276,151	56,780,073	7,655,525	582,159	785,552	43,969	437,222	100,283,820	12,961,343	106,402
202107	202312	9,600	562,652,453	0	3,571,917	56,355,867	8,423,223	1,250,083	378,420	699,617	141,085	105,328,074	12,972,168	147,056
202107	202401	9,526	501,633,461	0	4,909,160	56,435,518	4,015,171	635,869	456,978	297,859	796,589	106,193,043	12,418,586	218,358
202107	202402	9,428	439,234,712	0	2,549,412	55,551,462	8,639,755	648,087	203,816	474,232	932,614	108,168,752	11,916,336	284,473
202107	202403	9,374	380,624,532	0	3,860,571	56,036,530	2,472,842	341,045	368,803	183,923	610,768	106,636,899	11,436,856	277,522

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)
202108	202108	0	0	0	2,710,370	0	0	0	0	0	0	107,574,963	11,043,827	269,889
202108	202109	18,421	3,589,598,082	0	8,561,117	101,862,798	40,244,407	0	0	0	0	107,790,980	10,612,227	278,983
202108	202110	18,334	3,473,610,820	0	7,220,891	100,583,842	80,809,901	0	0	0	0	110,382,249	10,293,736	339,170
202108	202111	18,282	3,364,613,244	0	6,283,325	102,144,247	34,046,677	0	0	0	0	104,880,239	9,529,863	266,950
202108	202112	18,240	3,253,749,824	0	10,750,477	102,712,474	15,924,814	0	0	0	0	102,216,900	9,145,324	181,444
202108	202201	18,180	3,139,053,375	0	6,063,529	101,971,102	37,361,897	406,270	0	0	0	117,477,639	9,296,051	390,257
202108	202202	18,146	3,030,350,249	0	6,072,080	101,675,487	49,155,194	617,432	406,270	0	0	106,221,434	8,424,774	324,959
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	103,998,832	8,078,655	252,161
202108	202204	18,042	2,807,189,683	0	5,820,032	101,232,107	59,435,181	1,573,190	560,082	306,168	406,270	105,139,562	7,533,881	335,931
202108	202205	17,996	2,699,377,186	0	5,090,252	102,810,438	16,687,812	1,154,414	1,475,450	657,823	712,438	106,095,907	7,221,242	332,767
202108	202206	17,952	2,589,189,809	0	9,928,855	102,380,278	30,603,101	643,675	833,716	1,213,014	657,823	106,186,924	6,811,303	313,561
202108	202207	17,876	2,475,304,711	0	8,679,170	101,104,979	60,209,465	343,791	289,441	833,716	1,870,837	121,435,796	6,308,010	289,018
202108	202208	17,811	2,364,322,498	0	12,607,138	102,690,368	17,699,721	396,127	709,453	0	1,306,238	102,616,256	5,819,070	301,956
202108	202209	17,654	2,245,187,003	0	10,571,331	100,869,621	27,337,044	690,461	198,199	471,532	833,531	105,770,716	5,584,963	349,100
202108	202210	17,579	2,132,325,102	0	8,814,473	100,903,687	21,888,471	829,774	221,373	572,011	254,926	104,068,301	5,127,475	319,449
202108	202211	17,511	2,020,641,519	0	10,455,984	100,100,384	33,443,410	871,950	748,377	221,373	295,939	97,818,275	4,628,024	166,148
202108	202212	17,420	1,908,796,857	0	9,446,193	99,929,097	33,128,116	1,844,752	703,904	231,638	336,536	97,740,719	4,241,997	184,268
202108	202301	17,344	1,797,666,888	0	7,542,875	100,360,700	18,868,338	1,728,209	1,519,034	453,004	369,976	100,641,811	3,933,504	232,558
202108	202302	17,274	1,687,644,850	0	13,114,994	199,608,751	35,262,448	1,422,345	906,775	728,726	572,647	65,884,525	3,408,315	105,402
202108	202303	16,491	1,473,705,820	30,000	10,077,492	101,268,255	13,777,833	841,020	731,848	443,175	864,150	67,416,958	3,232,103	99,543
202108	202304	16,369	1,358,330,204	0	7,576,670	98,137,245	40,153,460	402,566	1,215,877	135,504	929,306	67,390,431	2,861,124	149,733
202108	202305	16,281	1,251,441,053	0	7,519,061	99,682,024	13,369,802	644,281	289,049	1,067,141	462,765	65,967,857	2,537,511	132,092
202108	202306	16,180	1,141,095,621	0	10,045,949	98,529,539	22,613,346	766,840	518,341	152,457	684,113	68,124,201	2,326,443	158,414
202108	202307	16,062	1,030,985,918	0	9,356,023	98,907,212	11,238,734	1,177,793	518,624	174,075	526,437	64,985,294	1,970,888	105,686

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)
202108	202308	15,919	920,568,203	0	9,672,697	98,290,996	10,435,100	2,097,887	643,115	298,974	174,075	65,342,367	1,700,942	107,974
202108	202309	9,662	811,147,156	0	6,389,382	56,738,000	13,222,668	1,022,558	1,710,262	125,192	473,049	63,337,500	1,391,159	84,683
202108	202310	9,563	746,933,339	0	5,963,326	56,748,114	7,996,133	1,544,931	249,548	1,036,434	424,165	63,665,583	1,118,371	173,154
202108	202311	9,492	682,949,214	0	5,744,045	56,003,066	13,888,386	1,607,702	390,369	103,283	783,158	61,882,353	846,052	35,648
202108	202312	9,414	620,091,369	0	6,497,675	55,724,166	13,382,778	1,322,975	542,513	116,656	756,626	60,908,257	561,844	31,982
202108	202401	9,341	556,447,042	0	4,833,608	55,798,278	7,427,728	1,072,626	1,109,923	99,923	215,316	60,730,845	302,257	6,403
202108	202402	9,269	493,859,045	0	2,814,313	54,849,390	14,287,329	1,748,558	331,805	267,540	116,656	1,067,340	26,446	3,312
202108	202403	9,202	435,187,651	0	3,121,561	55,379,892	7,502,207	1,266,835	240,698	238,600	477,400	513,419	22,973	4,166

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)
202109	202109	0	0	0	4,414,220	0	0	0	0	0	0	492,417	20,481	3,662
202109	202110	14,977	3,154,589,573	0	7,555,258	90,198,083	39,837,939	0	0	0	0	513,342	18,037	3,942
202109	202111	14,890	3,055,010,048	0	6,159,634	91,175,558	10,354,168	0	0	0	0	731,636	25,815	3,349
202109	202112	14,835	2,956,402,473	0	5,776,124	91,495,340	6,118,268	0	0	0	0	637,248	14,932	14,089
202109	202201	14,789	2,858,653,037	0	5,179,169	91,419,127	12,110,271	216,438	0	0	0	416,802	13,792	507
202109	202202	14,751	2,761,510,013	0	5,666,533	90,413,598	41,519,057	274,972	0	0	0	362,595	12,351	814
202109	202203	14,712	2,664,903,068	0	6,776,101	91,839,754	6,599,427	621,520	274,972	0	0	709,278	11,256	49,660
202109	202204	14,667	2,564,812,817	0	7,084,823	91,298,963	26,015,813	529,036	778,173	0	0	913,274	8,275	26,171
202109	202205	14,626	2,466,026,346	0	8,074,691	91,813,349	9,554,437	364,651	322,357	778,173	0	126,417,130	16,443,349	124,380
202109	202206	14,576	2,365,075,379	0	10,232,601	91,634,350	12,768,613	478,616	0	98,384	778,173	129,775,909	16,204,153	159,012
202109	202207	14,516	2,262,678,404	0	7,790,051	90,877,182	31,129,771	936,505	414,857	0	305,889	132,502,536	15,645,784	215,894
202109	202208	14,464	2,162,905,966	0	10,302,519	91,630,814	11,819,599	1,260,709	758,606	414,857	0	130,163,790	15,129,666	163,093
202109	202209	14,391	2,059,279,782	0	12,021,196	91,290,548	12,940,908	2,334,671	520,420	630,021	148,795	139,127,720	14,667,126	404,680
202109	202210	14,213	1,955,119,179	0	11,209,764	88,689,934	17,260,860	2,308,307	873,172	1,179,616	238,124	135,978,706	14,161,230	357,941
202109	202211	14,142	1,854,490,003	60,000	7,878,951	88,626,814	17,650,540	920,799	961,513	530,505	1,144,399	136,653,220	13,657,383	371,718
202109	202212	14,083	1,756,866,264	0	6,334,484	88,717,687	16,574,449	1,587,856	602,994	694,583	1,360,779	137,742,931	13,207,588	381,612
202109	202301	14,024	1,660,749,067	0	8,644,297	88,810,857	10,936,067	1,560,496	1,052,363	653,850	811,834	131,481,242	12,567,555	246,254
202109	202302	13,954	1,561,416,950	0	9,734,565	87,300,310	34,681,929	1,560,657	492,368	879,943	956,622	129,665,398	11,829,997	282,703
202109	202303	13,870	1,463,010,174	0	10,043,584	156,006,156	10,003,273	1,094,248	585,956	41,095	884,468	149,610,290	12,165,456	610,998
202109	202304	13,331	1,294,567,690	0	8,195,701	88,198,621	30,581,745	452,322	1,198,681	383,697	676,116	143,042,854	11,156,438	477,010
202109	202305	13,260	1,197,170,256	0	6,799,262	88,369,376	7,289,097	694,202	342,667	843,090	383,697	135,988,193	10,645,437	417,294
202109	202306	13,188	1,099,418,071	0	6,711,415	87,952,460	9,707,182	0	651,103	237,025	1,144,493	132,525,160	10,119,098	357,513
202109	202307	13,106	1,004,015,068	0	8,388,768	87,823,969	8,087,891	1,025,199	92,309	559,699	756,556	135,043,776	9,676,403	407,762
202109	202308	12,999	906,419,771	0	9,735,241	87,214,882	8,723,961	549,270	489,996	0	482,234	134,590,410	9,198,068	366,032

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)
202109	202309	12,847	807,706,030	0	7,684,764	86,540,706	10,299,316	602,559	590,379	0	482,234	140,574,100	8,663,054	461,035
202109	202310	7,768	712,683,970	0	5,901,854	50,679,520	7,796,334	718,443	382,243	379,629	78,638	601,844,120	8,090,916	419,171
202109	202311	7,691	654,829,277	0	5,630,392	50,270,663	8,870,703	1,403,632	748,800	101,890	299,594	148,237,448	7,557,071	424,468
202109	202312	7,620	598,306,889	0	4,249,977	49,968,903	8,104,266	566,552	1,185,510	329,493	316,822	135,776,937	6,973,058	419,300
202109	202401	7,564	543,258,048	0	4,629,107	49,897,411	5,472,451	1,033,774	566,914	606,141	408,130	129,785,771	6,441,019	243,881
202109	202402	7,497	487,734,941	0	2,546,270	49,240,210	11,571,981	493,575	744,435	191,584	1,002,833	129,714,904	5,857,043	254,404
202109	202403	7,450	435,216,484	0	4,758,209	49,498,458	5,779,556	716,504	501,240	139,908	868,779	134,058,604	5,537,921	315,799

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)
202110	202110	0	0	0	3,339,360	0	0	0	0	0	0	125,922,599	4,884,113	228,389
202110	202111	13,764	3,007,856,936	0	9,145,598	89,081,601	14,152,446	0	0	0	0	90,386,983	4,499,607	225,622
202110	202112	13,653	2,908,511,780	0	7,444,176	89,439,211	3,954,098	0	0	0	0	88,883,454	4,051,267	178,896
202110	202201	13,591	2,811,192,292	0	7,151,066	89,422,496	7,985,272	212,542	0	0	0	87,180,031	3,660,438	209,400
202110	202202	13,553	2,714,385,932	0	5,446,046	88,121,929	51,812,989	331,345	212,542	0	0	87,751,265	3,362,175	216,050
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	85,291,269	2,941,220	134,293
202110	202204	13,473	2,522,326,768	190,000	6,685,591	89,066,732	28,048,940	571,432	0	539,620	0	83,616,283	2,586,028	117,351
202110	202205	13,430	2,426,179,509	120,000	6,927,727	89,807,864	8,561,752	397,666	0	0	0	82,770,881	2,223,445	122,539
202110	202206	13,387	2,328,315,093	100,000	6,951,061	89,746,671	11,003,357	1,662,417	0	0	0	81,210,934	1,882,067	87,307
202110	202207	13,342	2,231,215,756	0	7,720,363	89,014,777	31,305,343	1,132,957	526,533	0	0	80,363,482	1,536,770	62,972
202110	202208	13,292	2,134,015,491	0	7,036,647	89,960,273	6,486,260	683,321	765,220	191,095	0	79,004,670	1,176,431	74,518
202110	202209	13,246	2,035,760,770	0	7,422,523	89,796,681	11,833,858	515,617	467,833	432,573	0	81,363,902	909,977	95,812
202110	202210	13,188	1,938,155,789	0	10,526,879	89,536,925	14,216,058	545,343	373,324	277,552	432,573	75,414,734	509,107	172,490
202110	202211	13,023	1,837,575,927	0	10,412,366	87,976,438	14,747,211	1,018,857	0	373,324	432,573	4,503,480	208,965	6,278
202110	202212	12,959	1,738,576,269	0	8,245,561	88,075,846	11,685,780	1,525,551	711,780	0	435,191	2,942,527	177,799	13,173
202110	202301	12,895	1,641,399,966	0	6,831,226	88,078,345	9,333,671	869,436	847,299	630,896	338,266	2,637,597	162,604	3,880
202110	202302	12,849	1,545,857,909	0	9,001,631	86,152,561	44,970,791	1,199,563	158,219	769,494	544,056	2,516,508	151,533	6,122
202110	202303	12,780	1,449,863,074	0	8,510,906	88,019,400	7,987,773	180,159	776,861	0	1,313,550	2,562,153	135,784	4,837
202110	202304	12,695	1,350,923,888	0	9,353,658	96,649,040	39,857,971	847,271	0	773,990	1,015,294	2,621,780	126,574	7,394
202110	202305	12,544	1,244,262,579	0	7,771,364	87,622,780	6,762,652	674,046	747,000	145,168	1,132,541	2,270,666	109,542	112,628
202110	202306	12,469	1,145,853,684	100,000	8,268,990	86,998,656	8,860,258	827,001	339,262	536,076	1,013,216	2,097,836	97,678	3,454
202110	202307	12,394	1,049,596,622	0	5,596,235	87,162,448	6,365,951	416,278	385,439	0	685,593	2,115,150	5,354	50,578
202110	202308	12,336	955,222,332	0	8,058,201	86,948,968	5,969,650	1,297,349	243,248	185,293	543,328	144,787,695	18,426,128	168,965
202110	202309	12,236	859,664,416	0	4,663,864	86,382,610	10,441,001	607,728	813,852	157,455	245,800	145,142,803	17,951,927	182,840

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)
202110	202310	12,160	767,476,594	0	8,289,131	86,312,970	5,426,925	907,197	325,726	601,737	157,455	147,385,167	17,401,529	241,012
202110	202311	7,004	671,966,000	0	5,128,510	48,063,901	6,161,974	784,462	514,108	397,848	682,311	148,976,229	16,907,009	281,079
202110	202312	6,934	618,258,378	0	4,341,844	47,911,478	6,666,634	698,534	654,088	352,583	631,952	149,125,280	16,377,844	322,118
202110	202401	6,881	565,358,597	0	4,765,829	47,864,774	5,119,378	1,000,654	117,493	355,957	352,583	150,301,264	15,820,865	308,030
202110	202402	6,822	511,591,341	0	2,454,585	47,053,308	12,661,396	614,610	172,486	117,493	708,540	151,669,237	15,353,349	347,024
202110	202403	6,788	461,610,221	0	3,930,748	47,541,979	5,189,765	1,168,559	92,053	0	256,277	148,648,926	14,700,251	320,511



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)
202111	202111	0	0	0	4,921,146	0	0	0	0	0	0	144,279,176	13,825,721	301,526
202111	202112	18,266	3,854,794,020	0	8,143,756	113,508,504	26,501,280	0	0	0	0	162,153,598	14,192,201	513,153
202111	202201	18,148	3,730,622,736	0	8,704,071	113,326,819	31,517,399	0	0	0	0	157,468,930	13,184,545	519,231
202111	202202	18,081	3,607,544,806	0	6,469,187	112,561,384	61,853,457	238,067	0	0	0	159,310,421	12,607,278	486,410
202111	202203	18,036	3,487,346,975	80,000	7,376,340	114,150,557	19,249,692	0	238,067	0	0	153,095,312	12,064,883	499,287
202111	202204	17,984	3,363,743,125	0	9,624,442	112,793,737	61,333,710	808,165	0	238,067	0	151,153,104	11,525,918	529,460
202111	202205	17,929	3,240,596,911	0	8,007,094	114,310,788	18,589,413	218,463	808,165	0	238,067	151,934,196	11,014,617	496,372
202111	202206	17,878	3,116,140,745	0	8,714,278	113,974,224	29,387,850	859,523	0	808,165	0	152,650,310	10,463,160	564,302
202111	202207	17,822	2,992,423,639	100,000	11,130,649	112,564,369	69,047,013	896,792	205,653	195,650	256,910	158,059,078	9,895,449	501,614
202111	202208	17,759	2,866,766,206	0	13,507,111	114,216,060	23,090,523	565,167	84,152	205,653	452,560	1,076,998,933	9,407,485	608,047
202111	202209	17,671	2,736,272,996	0	9,583,809	113,986,400	28,499,959	957,462	0	0	401,303	161,607,423	8,489,635	377,045
202111	202210	17,596	2,611,371,991	0	9,394,745	114,063,075	25,920,313	684,392	0	0	205,653	146,438,858	7,833,629	238,623
202111	202211	17,537	2,486,318,951	50,000	12,799,744	113,676,062	32,366,256	991,545	530,543	0	0	146,835,848	7,204,671	284,668
202111	202212	17,368	2,358,435,661	0	9,830,725	111,529,703	36,967,355	2,479,717	527,381	530,543	0	157,094,637	6,839,136	387,547
202111	202301	17,297	2,235,606,382	0	7,606,615	112,129,265	22,693,861	1,968,694	565,317	527,381	530,543	145,832,162	6,114,240	219,430
202111	202302	17,240	2,114,019,552	0	15,510,027	110,377,353	52,911,154	1,485,128	1,524,411	257,353	884,441	145,883,370	5,642,477	216,749
202111	202303	17,144	1,986,918,991	0	11,272,017	111,770,934	21,327,314	1,327,594	1,432,834	909,868	466,895	102,925,102	5,064,771	301,514
202111	202304	17,050	1,860,529,960	0	9,501,935	109,429,351	56,316,389	1,078,404	1,741,784	821,758	1,119,411	99,882,431	4,596,940	261,042
202111	202305	16,973	1,740,254,217	0	8,698,927	138,460,236	16,372,781	1,543,747	908,150	1,118,683	1,601,108	97,520,970	4,240,950	177,247
202111	202306	16,713	1,589,496,216	0	8,340,267	111,881,452	20,919,271	524,984	839,270	402,957	1,294,198	96,189,004	3,800,361	172,487
202111	202307	16,622	1,466,540,521	0	11,215,578	111,212,976	17,575,484	1,306,931	260,965	445,316	761,112	96,566,244	3,389,003	210,320
202111	202308	16,526	1,342,100,542	150,000	11,538,956	110,959,055	15,184,266	1,225,701	1,032,522	0	840,120	93,017,063	3,001,003	126,296
202111	202309	16,398	1,217,805,199	0	8,671,239	110,130,706	17,965,043	1,392,292	170,799	742,786	705,300	91,506,494	2,608,877	151,002
202111	202310	16,292	1,097,568,610	0	10,209,700	109,955,518	15,341,691	1,176,223	1,037,181	243,484	745,591	91,018,705	2,241,489	108,698

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)
202111	202311	16,139	975,233,603	0	8,472,528	109,274,915	16,125,622	1,569,978	913,534	52,098	989,076	89,985,661	1,837,432	140,868
202111	202312	9,219	856,133,025	0	6,803,829	59,461,776	15,420,755	2,102,262	1,086,050	48,398	410,177	91,502,630	1,509,580	101,636
202111	202401	9,090	787,695,545	0	7,493,104	59,450,376	11,733,032	1,483,235	1,152,341	369,931	215,090	86,955,555	1,102,398	29,441
202111	202402	9,007	719,159,132	0	4,086,410	58,514,964	20,244,417	1,482,950	671,673	247,643	313,172	86,388,325	763,082	11,271
202111	202403	8,954	655,454,832	0	5,341,326	59,036,954	10,858,970	1,642,939	1,143,086	241,875	264,775	6,505,943	397,290	22,631

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)
202112	202112	0	0	80,000	3,376,850	0	0	0	0	0	0	5,978,785	364,093	8,444
202112	202201	20,565	4,238,025,210	100,000	9,755,928	122,037,127	49,686,529	0	0	0	0	6,426,803	333,391	72,842
202112	202202	20,452	4,104,049,929	0	4,768,028	121,941,620	58,005,835	0	0	0	0	5,677,749	296,770	109,375
202112	202203	20,407	3,975,337,714	0	8,735,281	123,453,415	13,385,760	0	0	0	0	4,836,447	270,105	4,295
202112	202204	20,355	3,841,297,716	0	5,761,090	122,377,403	55,919,074	954,959	0	0	0	5,161,201	240,604	3,721
202112	202205	20,318	3,712,575,490	130,000	9,058,893	123,716,913	16,832,878	503,186	954,959	0	0	4,012,781	210,087	5,740
202112	202206	20,269	3,577,773,298	0	7,918,915	123,487,318	27,852,066	579,033	217,671	954,959	0	2,283,847	21,622	19,778
202112	202207	20,225	3,445,644,714	140,000	8,716,084	122,580,362	59,223,961	316,613	386,886	0	0	164,555,374	21,952,390	111,418
202112	202208	20,164	3,312,170,129	100,000	10,586,293	124,005,939	18,350,258	504,288	0	386,886	0	170,864,866	21,370,042	191,931
202112	202209	20,095	3,175,287,394	0	9,654,423	123,822,169	25,297,494	298,314	0	0	386,886	169,777,771	20,806,685	189,373
202112	202210	20,031	3,040,855,739	0	9,192,129	123,745,092	23,753,790	814,329	255,445	0	386,886	169,996,031	20,187,745	267,667
202112	202211	19,967	2,906,812,918	0	11,615,376	123,501,197	32,984,531	382,162	179,179	255,445	0	177,289,742	19,519,955	438,140
202112	202212	19,886	2,770,178,042	0	12,749,849	123,342,735	29,545,475	1,046,015	230,774	0	255,445	179,475,174	19,040,461	500,942
202112	202301	19,704	2,632,583,699	0	8,664,079	121,744,525	19,843,094	1,597,205	332,284	345,725	132,209	175,386,572	18,044,282	457,414
202112	202302	19,642	2,500,773,885	0	13,892,357	119,943,043	58,537,190	1,667,377	571,253	0	345,725	169,810,108	17,167,915	375,823
202112	202303	19,539	2,365,747,546	0	16,691,689	121,537,502	15,103,912	694,933	899,739	571,253	0	192,970,792	17,824,660	654,884
202112	202304	19,413	2,224,521,892	0	9,745,425	118,946,540	57,187,656	805,573	460,827	716,608	412,873	182,890,865	16,371,646	630,427
202112	202305	19,333	2,094,881,231	0	10,274,826	121,108,520	12,410,084	1,349,302	365,190	367,650	1,129,481	181,791,429	15,733,062	551,308
202112	202306	19,237	1,960,324,972	0	10,121,420	196,736,992	25,740,898	829,816	757,851	436,649	698,318	193,114,145	15,027,685	745,997
202112	202307	18,611	1,752,010,359	0	10,434,829	121,370,423	14,130,535	1,388,438	646,881	589,762	577,295	181,930,762	14,413,521	668,784
202112	202308	18,500	1,617,209,209	0	12,507,224	120,299,183	13,544,965	926,948	1,126,432	481,453	984,017	177,580,436	13,811,056	506,961
202112	202309	18,379	1,483,240,265	60,000	8,728,998	119,664,003	16,636,295	1,037,760	390,745	622,231	673,678	184,760,389	13,102,208	825,760
202112	202310	18,272	1,352,677,669	0	10,897,026	119,574,315	11,148,340	988,207	467,009	221,918	1,103,684	177,210,955	12,358,322	599,418
202112	202311	18,150	1,220,679,796	0	9,736,494	118,776,285	16,815,366	1,309,776	323,918	301,267	990,261	193,286,438	11,966,155	585,507

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)
202112	202312	17,988	1,090,385,809	0	9,690,013	118,203,209	14,907,467	1,879,717	105,313	416,499	664,394	1,217,306,784	11,187,037	449,520
202112	202401	10,601	960,490,703	0	6,210,041	66,853,115	8,852,976	1,678,873	633,424	215,844	585,304	186,619,947	10,108,642	323,506
202112	202402	10,484	885,656,951	0	4,460,497	65,773,920	21,052,035	1,968,013	930,440	376,556	186,653	171,237,256	9,282,956	291,842
202112	202403	10,426	814,218,825	0	9,105,564	66,315,116	8,801,531	2,372,963	628,779	643,027	296,053	184,683,458	8,965,306	382,872

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)
202201	202201	0	0	0	6,564,706	0	0	0	0	0	0	171,917,292	7,959,517	246,847
202201	202202	38,447	8,709,741,923	100,000	11,808,516	235,976,517	135,603,702	0	0	0	0	178,076,102	7,510,670	302,425
202201	202203	38,359	8,459,854,182	250,000	17,601,716	239,900,433	7,992,930	0	0	0	0	173,561,848	6,713,167	318,243
202201	202204	38,258	8,198,373,543	130,000	14,546,217	239,734,886	32,073,114	686,123	0	0	0	115,574,492	5,962,816	250,531
202201	202205	38,187	7,943,391,664	0	12,225,408	240,630,132	17,503,775	707,927	0	0	0	117,174,082	5,652,518	282,438
202201	202206	38,124	7,689,381,482	100,000	17,890,297	241,140,212	20,055,152	2,097,139	0	0	0	112,571,339	5,050,569	222,807
202201	202207	38,041	7,429,640,661	300,000	24,189,145	240,640,358	42,309,796	2,056,642	1,008,014	0	0	111,197,618	4,578,948	200,701
202201	202208	37,922	7,163,733,658	200,000	27,300,644	241,303,777	20,689,916	1,531,791	1,144,073	682,038	0	109,597,557	4,101,291	128,475
202201	202209	37,794	6,893,392,148	0	22,334,697	241,278,748	26,527,674	1,794,265	570,789	748,943	371,774	109,104,139	3,620,463	194,281
202201	202210	37,681	6,628,339,791	0	22,333,419	240,743,662	37,651,413	1,192,732	1,081,964	378,078	1,120,717	105,533,685	3,194,173	84,023
202201	202211	37,543	6,364,268,296	0	21,359,453	240,690,137	40,524,744	3,118,125	430,416	1,073,573	590,109	106,283,621	2,671,429	151,257
202201	202212	37,414	6,100,097,843	0	23,385,223	240,738,556	40,467,392	4,671,855	406,758	277,190	989,139	108,328,264	2,325,310	146,488
202201	202301	37,269	5,834,018,407	60,000	18,960,757	240,903,377	32,323,923	3,480,237	2,515,596	172,447	814,227	101,151,404	1,774,860	93,100
202201	202302	37,070	5,572,329,517	160,000	37,420,203	236,702,616	85,151,301	5,003,733	997,272	1,673,061	270,810	104,812,260	1,436,319	114,370
202201	202303	36,843	5,295,869,236	0	35,578,247	238,118,896	24,783,731	4,615,712	1,470,847	391,535	1,845,508	99,388,292	947,704	59,543
202201	202304	36,616	5,018,651,532	30,000	24,475,276	235,299,732	79,101,025	4,741,645	1,586,088	874,459	898,434	8,173,413	536,553	16,826
202201	202305	36,447	4,757,039,908	90,000	26,053,346	237,153,938	26,688,132	4,833,505	2,008,744	667,869	833,044	7,891,205	494,291	29,981
202201	202306	36,245	4,489,158,611	200,000	24,982,076	236,544,072	33,710,293	4,969,154	2,295,494	719,423	1,155,952	6,934,190	452,479	11,063
202201	202307	36,064	4,225,174,499	0	26,950,309	286,158,705	27,419,752	5,504,598	3,194,235	597,765	1,169,873	6,567,192	414,530	8,670
202201	202308	35,510	3,909,866,108	50,000	28,217,693	236,469,576	20,506,584	6,921,409	3,792,349	1,650,618	1,099,769	7,714,748	381,450	182,694
202201	202309	35,266	3,643,087,255	70,000	24,028,113	234,663,349	29,489,647	5,896,978	5,665,518	1,628,204	1,372,081	6,782,165	339,668	8,105
202201	202310	35,051	3,381,890,935	0	21,194,545	234,246,545	23,821,698	4,370,723	3,322,368	4,143,541	1,994,716	2,639,863	15,066	53,595
202201	202311	34,835	3,123,943,686	80,000	22,722,911	233,370,924	26,082,413	5,594,451	2,261,701	1,523,226	4,930,257	161,131,526	21,280,881	133,518
202201	202312	34,593	2,865,432,940	0	25,730,708	232,380,506	27,855,889	4,215,421	3,303,209	734,287	3,603,122	166,127,732	20,757,923	207,081

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)
202201	202401	34,243	2,603,362,805	0	22,339,890	231,296,607	22,647,470	4,047,030	2,490,731	1,276,627	2,127,198	164,760,939	20,185,095	229,208
202201	202402	22,919	2,345,642,881	0	14,558,319	146,073,112	31,803,762	5,776,537	1,540,235	1,239,150	1,312,244	168,513,462	19,555,304	290,748
202201	202403	22,758	2,182,336,934	0	19,397,452	146,436,748	18,922,421	4,447,605	2,237,983	1,179,241	1,809,014	171,529,600	19,100,370	377,663

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	167,557,092	18,170,554	358,961
202202	202203	20,113	4,469,527,882	0	9,535,934	121,300,815	60,696,010	0	0	0	0	163,985,361	17,317,448	320,519
202202	202204	20,040	4,337,500,410	0	7,614,839	120,581,337	96,177,644	0	0	0	0	183,255,814	17,890,789	582,967
202202	202205	20,000	4,207,707,346	0	6,642,973	122,316,127	38,578,058	877,298	0	0	0	175,035,843	16,578,034	507,809
202202	202206	19,965	4,076,238,537	0	7,195,893	122,245,457	46,640,247	1,384,975	877,298	0	0	173,261,388	15,941,965	449,341
202202	202207	19,922	3,945,774,806	0	12,255,145	120,712,915	106,239,452	364,947	276,677	385,182	0	179,620,725	15,333,462	650,259
202202	202208	19,860	3,811,390,176	820,000	11,572,797	122,576,347	43,674,688	1,343,895	0	276,677	385,182	187,762,616	14,729,631	732,829
202202	202209	19,800	3,673,316,379	0	13,076,332	122,294,727	50,878,192	401,424	804,293	0	661,859	183,865,129	14,126,406	777,034
202202	202210	19,734	3,536,610,563	0	11,776,797	122,822,171	38,211,363	2,049,483	401,424	720,412	276,677	177,072,290	13,380,212	672,599
202202	202211	19,669	3,399,976,544	100,000	11,897,063	122,120,973	56,239,970	852,934	1,292,033	401,424	720,412	172,666,474	12,656,145	595,233
202202	202212	19,602	3,264,407,138	0	15,297,802	121,655,626	65,009,191	1,901,145	461,604	1,485,563	923,546	179,637,738	12,308,413	697,279
202202	202301	19,521	3,125,490,196	100,000	10,201,629	122,483,016	38,783,681	1,766,323	324,575	461,604	1,292,033	183,828,625	11,608,481	621,060
202202	202302	19,449	2,989,605,264	120,000	25,868,220	121,399,868	56,313,261	1,650,569	0	831,181	1,230,437	681,821,947	10,874,796	316,017
202202	202303	19,261	2,840,685,451	400,000	19,000,422	120,859,118	39,746,708	1,425,931	420,134	0	786,180	172,502,661	10,161,700	324,006
202202	202304	19,127	2,697,397,340	0	14,955,960	119,490,220	67,596,115	1,951,574	1,178,043	175,339	324,575	176,539,241	9,814,105	469,144
202202	202305	19,034	2,561,018,403	0	14,443,793	120,399,138	37,905,573	1,900,503	618,890	918,477	175,339	169,360,808	8,869,072	377,916
202202	202306	18,935	2,422,987,479	0	15,591,720	119,967,460	42,939,173	1,779,280	1,054,316	618,890	657,856	170,827,460	8,515,367	378,373
202202	202307	18,820	2,285,478,443	0	11,899,229	119,920,666	33,549,888	2,432,409	1,257,557	398,962	885,633	172,293,570	7,727,005	318,964
202202	202308	18,730	2,151,204,522	0	13,697,864	124,595,165	34,794,913	1,564,741	1,033,048	489,836	614,594	566,606,451	7,070,059	316,974
202202	202309	18,588	2,010,613,109	0	16,739,288	119,323,652	33,285,046	1,001,209	1,225,892	364,981	410,932	130,463,626	6,136,840	291,339
202202	202310	18,469	1,872,216,265	0	11,292,157	118,923,575	33,419,271	2,404,641	1,127,443	530,894	531,197	110,996,036	5,539,831	249,826
202202	202311	18,363	1,740,188,335	0	11,245,058	117,966,428	40,361,826	3,840,627	902,677	719,624	562,222	111,586,245	5,093,097	194,920
202202	202312	18,270	1,608,760,101	0	9,039,098	117,915,053	36,087,159	3,908,923	615,274	679,804	572,996	112,056,270	4,590,266	219,223
202202	202401	18,175	1,478,913,436	0	13,783,231	118,038,857	27,024,058	2,633,372	1,241,666	459,252	963,796	108,949,757	4,117,712	182,894

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	202402	18,010	1,344,214,281	0	9,751,413	116,907,883	35,366,899	1,827,621	1,711,900	447,667	1,191,298	106,336,139	3,712,985	111,418
202202	202403	12,075	1,215,241,479	70,000	12,252,688	73,883,976	22,248,360	2,729,848	1,083,845	1,077,831	975,772	106,015,122	3,183,872	211,646



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	107,276,458	2,859,083	169,374
202203	202204	28,089	6,084,092,479	210,000	11,994,143	162,968,690	116,329,946	0	0	0	0	100,816,599	2,297,855	111,373
202203	202205	27,995	5,907,312,095	0	12,499,100	165,264,331	29,074,679	961,600	0	0	0	103,235,999	1,988,028	112,876
202203	202206	27,925	5,725,725,794	10,000	15,396,502	165,196,236	42,968,055	1,285,491	0	0	0	99,188,271	1,503,049	58,174
202203	202207	27,848	5,544,000,841	360,000	19,575,814	163,702,748	103,299,181	492,238	248,470	0	0	98,403,341	1,110,511	48,749
202203	202208	27,762	5,358,984,363	60,000	18,713,448	166,024,211	25,547,195	851,118	269,503	0	0	9,570,621	699,837	25,560
202203	202209	27,663	5,170,897,680	100,000	20,668,001	165,020,194	51,986,342	674,460	646,148	269,503	0	8,945,574	641,668	43,072
202203	202210	27,561	4,983,938,924	210,000	16,334,857	165,345,446	37,771,135	2,877,231	335,467	646,148	0	8,320,285	608,584	11,288
202203	202211	27,479	4,800,062,400	0	15,383,292	164,794,858	52,960,973	1,497,385	736,055	134,418	646,148	8,755,891	553,790	23,906
202203	202212	27,393	4,618,515,042	20,000	16,510,036	164,825,815	58,617,873	2,518,251	913,363	736,055	780,566	8,131,795	508,850	25,144
202203	202301	27,301	4,435,116,160	0	16,378,750	165,675,448	33,868,571	2,030,220	1,495,242	725,297	870,473	2,978,994	24,674	65,326
202203	202302	27,202	4,250,049,970	100,000	29,655,389	162,998,090	96,490,887	2,622,083	404,433	705,183	961,438	151,482,732	19,994,840	123,292
202203	202303	27,004	4,055,711,398	190,000	28,621,767	165,067,915	28,852,540	4,168,658	795,569	404,433	930,566	152,826,204	19,545,313	149,582
202203	202304	26,762	3,857,377,180	100,000	25,543,100	160,056,462	105,511,551	1,544,249	2,242,675	543,762	853,647	156,113,820	18,982,517	233,745
202203	202305	26,609	3,669,916,890	100,000	22,089,058	162,715,397	28,275,049	2,759,497	718,235	1,885,386	829,283	160,954,952	18,541,815	349,770
202203	202306	26,454	3,479,333,539	150,000	22,218,632	161,505,687	44,884,375	1,834,782	1,492,403	559,820	2,428,533	159,548,513	17,792,182	367,548
202203	202307	26,299	3,293,168,182	80,000	19,981,403	161,849,739	26,732,536	2,668,972	1,134,474	365,540	2,275,397	155,994,793	17,039,788	295,183
202203	202308	26,165	3,108,463,629	0	25,270,470	161,621,696	25,892,765	2,582,662	1,754,188	704,873	501,824	170,681,874	17,249,127	562,206
202203	202309	25,981	2,918,123,197	0	18,728,953	162,974,967	36,343,745	2,451,145	1,346,661	949,136	520,194	167,270,578	16,259,008	544,038
202203	202310	25,805	2,734,108,840	50,000	22,043,029	160,681,151	27,453,583	2,482,324	1,304,443	922,726	1,071,348	160,208,122	15,674,044	342,884
202203	202311	25,629	2,548,947,709	0	21,612,101	159,137,907	38,124,605	2,698,521	899,625	1,161,322	1,582,520	165,337,772	15,057,436	536,190
202203	202312	25,430	2,366,045,872	0	17,640,271	158,355,265	40,671,710	3,359,545	1,185,690	1,303,836	1,586,848	173,038,991	14,577,686	663,043
202203	202401	25,276	2,187,119,850	0	17,514,564	158,872,257	23,607,024	2,733,182	1,401,733	1,012,778	1,019,093	178,910,469	14,008,764	709,608
202203	202402	25,110	2,006,777,297	0	13,099,066	156,993,713	46,589,109	3,955,103	425,412	1,056,868	1,810,627	172,666,924	13,362,498	747,528

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	202403	24,922	1,834,360,253	0	17,761,053	157,840,043	21,883,678	2,215,186	1,058,443	268,813	1,873,441	171,385,782	12,697,971	789,702

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)
202204	202204	0	0	0	2,881,630	0	0	0	0	0	0	168,381,392	12,240,778	671,447
202204	202205	20,041	4,208,842,335	100,000	8,910,676	117,857,776	10,344,570	0	0	0	0	164,473,521	11,624,541	529,334
202204	202206	19,972	4,079,873,058	50,000	8,443,709	117,834,878	11,562,146	183,520	0	0	0	160,527,659	11,012,360	331,404
202204	202207	19,912	3,952,831,375	0	12,188,324	117,306,024	36,229,435	214,406	181,084	0	0	563,132,173	10,392,525	278,238
202204	202208	19,857	3,822,828,433	0	14,061,655	118,081,686	8,917,699	403,603	767,513	0	0	170,111,410	9,999,587	406,084
202204	202209	19,791	3,689,567,539	0	13,132,940	118,194,954	12,848,982	489,431	579,570	588,928	0	158,556,199	9,281,894	320,209
202204	202210	19,728	3,557,687,739	150,000	12,962,548	117,691,516	20,915,064	1,409,458	662,721	215,297	588,928	160,164,764	8,805,786	351,656
202204	202211	19,663	3,426,223,921	70,000	12,863,613	117,516,397	24,959,978	1,129,680	654,791	489,431	804,225	162,933,386	8,181,905	437,521
202204	202212	19,597	3,294,978,053	0	10,106,447	117,812,775	19,619,965	1,358,238	0	201,191	704,728	165,392,869	7,596,301	331,311
202204	202301	19,539	3,165,810,447	0	9,758,740	117,943,369	18,886,774	935,513	784,240	0	690,622	699,248,335	7,070,465	326,047
202204	202302	19,479	3,037,040,220	0	23,192,013	115,895,656	68,293,713	1,461,871	0	784,240	201,191	115,354,461	5,813,453	240,009
202204	202303	19,340	2,896,820,700	0	25,130,283	117,442,669	12,984,457	1,935,806	1,122,660	0	784,240	106,405,456	5,337,586	280,983
202204	202304	19,196	2,751,523,970	80,000	16,668,753	115,091,504	62,264,397	2,686,638	1,040,416	1,122,660	516,842	107,160,134	4,896,262	241,721
202204	202305	19,033	2,619,132,358	0	15,757,318	115,519,206	13,277,007	1,370,257	748,179	790,526	1,122,660	104,714,220	4,444,472	185,612
202204	202306	18,920	2,484,391,780	150,000	14,845,718	115,029,935	19,738,932	3,128,859	1,026,455	227,279	1,307,773	101,547,564	4,046,714	107,307
202204	202307	18,812	2,353,236,387	0	16,665,332	114,917,601	13,732,585	2,935,670	1,736,560	872,764	1,256,934	105,164,428	3,576,381	205,490
202204	202308	18,700	2,220,468,330	90,000	16,664,093	114,656,703	10,173,602	2,503,160	2,210,921	1,028,741	1,176,848	104,234,856	3,188,386	193,946
202204	202309	18,568	2,088,186,454	0	13,466,578	113,882,247	19,747,982	1,664,884	1,351,183	1,669,027	1,732,264	99,097,002	2,698,005	181,647
202204	202310	18,451	1,959,631,435	0	14,935,550	114,432,089	10,900,417	1,400,400	1,282,751	824,470	2,934,991	99,786,034	2,357,973	147,666
202204	202311	18,311	1,828,921,606	0	11,882,441	113,248,775	17,795,380	1,927,912	1,094,932	374,588	2,684,359	96,689,905	1,920,825	87,414
202204	202312	18,197	1,702,058,969	0	13,370,695	112,987,142	13,044,576	2,896,118	1,013,116	169,180	1,464,251	96,251,574	1,541,558	62,512
202204	202401	18,077	1,573,224,800	0	14,793,276	112,591,200	8,452,746	3,088,764	1,537,556	342,332	808,961	92,489,593	1,129,803	31,373
202204	202402	17,931	1,444,029,770	0	8,700,867	111,230,491	25,691,753	2,751,428	1,899,663	955,586	1,105,523	10,275,802	752,734	19,004
202204	202403	17,847	1,323,270,544	0	14,297,710	111,882,640	7,937,704	1,178,971	1,736,385	1,622,916	1,594,851	9,489,839	701,974	29,299

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)
202205	202205	0	0	100,000	3,032,338	0	0	0	0	0	0	10,399,947	655,080	47,877
202205	202206	22,904	4,886,609,730	100,000	10,865,882	136,431,002	85,814,817	0	0	0	0	8,973,395	597,983	72,370
202205	202207	22,782	4,730,796,403	0	11,793,942	134,676,899	154,187,517	290,000	0	0	0	2,750,223	27,899	50,702
202205	202208	22,717	4,581,967,151	0	14,716,597	137,917,876	39,142,211	891,427	0	0	0	157,367,406	20,100,697	178,907
202205	202209	22,640	4,425,039,732	30,000	16,398,747	136,952,299	71,760,652	1,667,255	344,652	0	0	157,243,807	19,632,687	75,122
202205	202210	22,552	4,269,906,357	70,000	15,664,539	137,666,136	44,575,619	1,674,009	1,319,460	344,652	0	162,741,707	19,154,495	261,622
202205	202211	22,477	4,114,330,732	0	11,993,597	136,816,300	72,152,843	1,383,113	1,332,701	1,319,460	344,652	160,902,626	18,449,034	238,990
202205	202212	22,410	3,964,029,659	0	12,862,310	136,370,534	86,464,857	342,933	774,107	173,778	466,239	157,022,416	17,620,209	215,168
202205	202301	22,328	3,810,005,921	0	13,338,601	137,874,871	42,845,555	1,345,595	342,933	272,832	640,017	178,448,015	17,948,253	589,020
202205	202302	22,249	3,655,444,708	0	22,499,613	135,910,729	90,746,730	640,505	812,912	225,360	446,610	168,312,967	16,881,467	401,018
202205	202303	22,109	3,495,111,879	0	22,223,652	137,360,825	39,545,275	1,772,802	365,742	604,573	272,832	167,208,130	16,312,316	394,579
202205	202304	21,970	3,332,179,465	120,000	16,835,738	133,994,836	119,848,739	1,052,480	1,057,071	482,540	483,815	169,829,095	15,716,995	491,522
202205	202305	21,870	3,179,519,169	0	23,922,446	136,805,391	38,183,930	2,802,733	572,338	827,861	486,115	174,243,357	15,184,765	597,537
202205	202306	21,677	3,014,155,510	100,000	19,331,734	134,454,476	59,635,657	2,360,025	1,696,262	572,338	991,719	180,035,426	14,617,168	666,591
202205	202307	21,538	2,858,433,666	0	16,394,210	135,228,611	40,414,438	1,274,060	2,081,293	1,039,397	1,449,576	178,547,536	13,994,861	627,619
202205	202308	21,434	2,704,198,933	80,000	21,195,250	134,708,928	41,265,569	1,515,014	767,766	1,113,223	1,502,519	176,326,389	13,305,317	702,224
202205	202309	21,276	2,545,393,237	20,000	16,141,833	133,740,521	49,474,875	2,901,465	1,163,009	285,869	1,658,373	174,044,433	12,817,483	648,985
202205	202310	21,145	2,393,060,566	0	17,573,618	134,259,689	31,137,031	2,432,109	1,054,065	375,797	1,200,814	168,915,460	12,196,545	503,502
202205	202311	20,996	2,238,033,088	0	16,517,531	132,239,094	56,138,802	2,311,961	831,812	907,472	661,666	162,139,315	11,573,815	349,174
202205	202312	20,847	2,086,798,376	100,000	13,567,086	131,700,489	54,665,998	3,332,613	1,386,287	831,812	864,114	161,766,899	10,933,906	307,338
202205	202401	20,712	1,938,037,820	30,000	14,613,687	132,617,388	31,290,344	3,181,994	2,107,055	836,883	815,976	544,076,727	10,618,804	435,155
202205	202402	20,572	1,787,106,858	50,000	7,731,745	130,858,523	50,494,965	3,322,940	2,278,179	857,944	1,191,035	167,756,959	9,830,417	375,832
202205	202403	20,485	1,646,172,514	0	13,599,536	132,057,199	27,701,781	2,502,305	2,350,601	911,707	1,709,209	166,444,096	9,347,196	389,726

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202206	202206	0	0	0	4,827,794	0	0	0	0	0	0	164,279,267	8,714,247	345,269
202206	202207	31,942	6,490,444,456	0	13,201,632	181,833,806	182,144,906	0	0	0	0	164,094,175	8,102,493	354,993
202206	202208	31,841	6,291,479,508	100,000	17,316,015	186,233,934	30,577,210	1,251,640	0	0	0	170,109,460	7,666,163	297,112
202206	202209	31,747	6,082,262,283	0	18,191,154	186,126,314	37,466,836	1,096,155	1,251,640	0	0	627,402,151	6,977,072	326,581
202206	202210	31,647	5,876,767,730	150,000	15,029,015	186,034,317	41,202,970	1,434,119	906,698	541,097	0	117,839,848	5,914,944	225,169
202206	202211	31,564	5,673,749,422	100,000	14,194,817	185,931,309	52,961,195	1,310,710	771,506	906,698	541,097	111,189,345	5,416,879	282,468
202206	202212	31,480	5,472,044,535	90,000	16,384,810	186,002,069	55,940,894	1,165,010	675,998	841,987	749,987	111,374,145	4,992,211	222,998
202206	202301	31,372	5,266,729,492	120,000	11,867,939	186,837,861	30,757,683	2,011,751	350,893	0	1,050,878	107,397,101	4,551,293	137,036
202206	202302	31,285	5,065,143,533	80,000	26,057,329	184,438,963	103,519,604	1,120,084	644,971	350,893	613,311	107,364,909	4,056,572	194,142
202206	202303	31,125	4,853,108,441	0	25,659,071	186,880,118	25,459,250	803,258	855,793	878,342	0	109,353,076	3,713,131	185,595
202206	202304	30,943	4,636,410,858	60,000	23,202,901	183,199,527	117,176,268	448,545	107,600	1,021,846	704,023	103,441,688	3,176,128	161,632
202206	202305	30,803	4,428,786,062	20,000	21,721,640	185,992,548	38,841,543	1,576,849	240,981	107,600	1,725,869	105,586,173	2,845,635	163,331
202206	202306	30,640	4,216,378,059	0	24,638,909	185,106,534	46,608,094	3,694,731	95,483	141,659	1,202,665	102,183,296	2,378,657	144,570
202206	202307	30,403	4,004,131,483	0	28,066,472	183,478,604	37,087,909	1,312,307	2,408,588	229,794	667,731	99,160,727	1,961,173	96,375
202206	202308	30,207	3,789,612,479	0	24,921,924	183,158,238	35,094,052	943,775	1,270,214	2,156,518	537,505	99,964,424	1,582,522	81,242
202206	202309	30,013	3,579,569,090	0	24,634,888	182,285,255	40,825,609	1,685,797	618,326	1,181,008	1,314,071	97,225,379	1,175,702	41,160
202206	202310	29,832	3,369,735,862	0	21,455,377	182,545,523	27,508,817	3,352,529	1,027,668	242,452	1,734,816	10,898,647	785,845	41,640
202206	202311	29,657	3,163,246,630	120,000	21,821,584	181,256,715	40,664,253	1,877,176	978,555	564,009	816,592	10,949,980	723,468	37,823
202206	202312	29,475	2,957,279,577	0	19,564,400	180,814,917	37,169,816	3,399,949	762,021	740,115	482,205	9,584,766	673,141	13,206
202206	202401	29,305	2,753,885,050	0	19,886,719	180,596,432	30,445,662	3,750,883	1,192,164	526,118	963,299	2,235,590	2,648	58,632
202206	202402	29,129	2,550,868,862	0	12,423,588	178,955,375	51,543,467	1,973,026	2,668,144	664,578	1,173,265	139,200,395	17,091,608	127,200
202206	202403	28,985	2,357,018,411	0	21,427,829	179,833,470	27,655,935	1,691,471	1,033,103	2,155,895	909,969	143,816,710	17,010,930	142,482

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)
202207	202207	0	0	0	4,248,411	0	0	0	0	0	0	139,923,107	15,986,538	162,344
202207	202208	30,117	6,180,365,096	100,000	15,311,888	175,400,500	17,579,970	0	0	0	0	135,885,048	15,168,131	117,585
202207	202209	30,004	5,984,351,374	0	15,191,706	175,621,953	12,210,106	0	0	0	0	155,876,894	16,245,198	339,994
202207	202210	29,921	5,792,622,349	200,000	11,142,160	175,498,756	21,106,726	1,764,700	0	0	0	150,710,481	14,715,989	395,578
202207	202211	29,857	5,605,191,246	50,000	12,439,001	175,867,463	19,433,520	2,521,318	1,263,453	0	0	147,954,435	14,247,411	300,935
202207	202212	29,785	5,416,047,349	0	13,028,963	176,167,873	22,442,092	2,143,380	1,273,939	1,260,427	0	147,025,151	13,626,238	292,110
202207	202301	29,713	5,225,918,660	0	16,869,408	176,669,420	13,613,405	2,382,504	367,664	863,046	1,042,208	154,276,020	13,196,362	496,178
202207	202302	29,613	5,031,044,564	20,000	25,088,057	174,370,363	78,655,386	1,284,799	2,382,504	367,664	660,005	147,441,537	12,693,231	274,506
202207	202303	29,452	4,829,809,897	300,000	25,582,377	176,482,358	10,910,523	1,526,181	1,144,643	1,627,833	671,445	148,416,094	12,012,092	367,479
202207	202304	29,301	4,624,211,150	0	15,709,429	174,015,727	80,081,253	826,404	433,978	920,224	2,022,838	151,120,003	11,385,143	463,204
202207	202305	29,192	4,433,504,791	150,000	18,750,406	176,419,783	14,759,137	1,028,144	549,208	310,316	1,391,942	152,728,151	11,135,654	460,997
202207	202306	29,057	4,234,047,768	30,000	22,340,102	176,056,070	20,686,526	2,004,679	600,443	107,171	739,713	150,600,917	10,550,692	384,612
202207	202307	28,899	4,033,837,007	0	28,957,850	175,946,544	10,901,609	1,611,712	983,129	312,022	417,487	143,504,722	9,857,621	253,802
202207	202308	28,636	3,827,412,058	80,000	28,946,813	173,993,200	13,879,272	1,269,629	812,373	0	312,022	140,830,655	9,207,915	234,520
202207	202309	28,432	3,622,899,292	0	23,777,586	173,024,367	22,990,654	2,101,768	569,649	201,700	312,022	149,685,578	9,128,858	330,113
202207	202310	28,257	3,425,196,529	60,000	22,284,416	173,068,326	13,898,621	2,607,289	1,090,750	308,920	312,022	172,715,052	8,165,282	210,723
202207	202311	28,072	3,228,483,525	0	20,621,528	172,161,679	22,578,909	1,471,215	1,584,656	554,745	152,363	146,217,038	8,027,069	242,602
202207	202312	27,899	3,034,486,314	0	18,091,798	172,011,624	20,554,516	2,579,967	1,266,872	450,802	549,328	144,528,755	7,287,224	299,017
202207	202401	27,733	2,843,027,450	120,000	17,826,871	171,987,326	14,077,844	3,936,666	792,950	761,640	558,094	141,252,273	6,722,663	236,133
202207	202402	27,567	2,651,487,238	0	13,634,210	170,469,821	35,045,294	2,906,646	1,574,962	385,574	808,717	145,230,420	6,451,605	253,039
202207	202403	27,437	2,465,604,707	0	22,054,663	171,211,432	13,626,946	2,403,084	1,937,439	101,718	957,183	142,209,805	5,764,335	244,332

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)
202208	202208	0	0	0	5,279,010	0	0	0	0	0	0	168,933,722	5,303,819	206,959
202208	202209	28,823	5,882,669,837	0	18,628,525	162,300,123	117,830,711	0	0	0	0	92,034,654	4,697,046	209,154
202208	202210	28,689	5,699,957,877	0	12,442,342	164,371,092	39,339,146	682,450	0	0	0	89,596,665	4,352,745	179,788
202208	202211	28,618	5,519,555,363	0	15,441,484	163,887,030	74,669,347	981,483	379,910	0	0	87,548,096	4,028,073	113,703
202208	202212	28,525	5,338,702,524	0	16,640,107	163,922,781	75,196,318	2,493,579	981,483	379,910	0	87,731,815	3,518,605	198,855
202208	202301	28,434	5,155,698,030	240,000	10,801,908	165,045,349	36,086,180	3,440,136	2,741,926	981,483	379,910	91,074,741	3,380,664	163,805
202208	202302	28,368	4,976,786,132	400,000	21,057,279	162,678,463	115,601,094	1,938,093	2,277,364	1,100,328	277,965	85,130,306	2,783,827	159,477
202208	202303	28,235	4,789,805,291	150,000	24,539,806	165,069,074	30,395,828	4,814,118	1,162,872	890,596	636,167	87,735,413	2,625,385	121,628
202208	202304	28,095	4,594,482,499	350,000	14,741,545	161,528,672	136,328,792	2,172,728	1,754,305	638,520	358,203	85,316,782	2,151,452	128,633
202208	202305	27,996	4,414,805,983	160,000	18,200,328	165,139,161	31,635,174	2,373,998	706,247	475,261	278,947	85,092,987	1,837,748	105,644
202208	202306	27,869	4,224,828,878	10,000	19,957,161	163,980,571	59,955,362	1,666,843	1,032,734	592,662	754,208	83,966,718	1,465,970	94,738
202208	202307	27,742	4,039,282,770	50,000	21,261,557	164,465,335	37,803,662	2,280,980	449,175	822,882	1,067,923	81,684,074	1,119,903	49,922
202208	202308	27,597	3,850,683,900	400,000	25,090,181	164,339,033	34,023,521	3,588,790	1,210,078	449,175	1,076,540	81,335,974	797,226	30,097
202208	202309	27,355	3,658,705,823	20,000	26,678,740	161,737,056	53,338,744	2,009,871	1,800,923	860,464	816,372	7,673,521	448,280	23,629
202208	202310	27,170	3,468,085,447	190,000	17,471,779	162,422,968	32,138,565	2,320,301	1,187,051	1,207,505	860,464	6,980,994	414,365	27,283
202208	202311	27,033	3,284,482,554	0	15,650,991	161,135,631	54,948,240	1,766,691	1,388,417	365,393	1,266,126	2,566,703	7,186	65,755
202208	202312	26,903	3,105,811,498	0	15,159,635	160,714,122	56,728,640	3,565,497	577,537	1,032,734	1,511,857	165,071,228	20,097,811	163,467
202208	202401	26,772	2,926,999,512	20,000	15,575,679	161,904,950	27,619,476	3,867,920	1,091,863	197,815	699,131	170,879,669	19,427,461	281,823
202208	202402	26,629	2,744,925,883	0	12,995,333	159,648,877	65,734,827	1,970,522	1,548,222	706,428	592,593	163,156,741	18,708,485	137,718
202208	202403	26,506	2,570,001,997	0	19,304,053	161,175,985	30,708,611	3,413,154	218,089	1,133,737	904,242	178,617,189	19,103,540	344,039

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)
202209	202209	0	0	0	4,617,875	0	0	0	0	0	0	173,502,229	17,823,568	353,320
202209	202210	25,860	5,307,708,709	0	15,217,860	145,965,883	96,842,660	0	0	0	0	172,669,046	17,257,294	355,649
202209	202211	25,750	5,144,095,880	0	13,762,268	147,520,570	42,476,347	130,000	0	0	0	172,201,682	16,479,222	353,261
202209	202212	25,657	4,979,028,115	0	13,892,932	147,685,142	46,840,289	2,059,365	363,898	0	0	176,258,918	15,991,998	438,032
202209	202301	25,583	4,816,048,506	90,000	11,329,380	148,391,663	27,038,658	1,794,575	1,803,908	0	0	173,146,637	15,469,773	280,429
202209	202302	25,518	4,654,711,355	0	18,464,904	146,275,547	101,608,964	1,742,715	604,023	1,803,908	0	180,197,603	14,723,839	507,115
202209	202303	25,403	4,488,961,446	0	17,152,998	148,535,853	27,613,530	1,648,991	1,328,671	604,023	1,803,908	178,885,423	13,915,658	539,333
202209	202304	25,290	4,319,892,956	0	13,073,923	145,170,790	126,356,747	691,792	1,152,511	1,137,188	2,407,930	183,394,984	13,595,236	592,416
202209	202305	25,200	4,160,501,870	0	20,477,435	148,342,491	30,017,845	2,204,045	121,207	701,330	879,342	174,449,403	12,853,923	398,098
202209	202306	25,074	3,984,445,561	0	16,706,014	147,697,986	45,191,801	933,472	1,322,524	0	1,124,681	167,445,985	12,107,299	256,307
202209	202307	24,964	3,818,193,078	0	16,863,719	148,111,083	29,533,091	1,995,211	698,131	613,938	701,330	167,344,967	11,469,668	261,083
202209	202308	24,844	3,650,680,306	0	24,230,526	147,840,127	30,904,447	704,706	1,343,989	112,713	496,705	178,816,405	11,061,073	485,498
202209	202309	24,687	3,476,463,969	0	21,828,139	147,284,516	34,741,379	780,984	836,542	532,827	609,418	165,920,574	10,178,359	251,890
202209	202310	24,453	3,305,786,143	0	24,407,251	145,339,513	29,810,097	1,242,816	481,516	463,227	645,540	175,525,124	9,815,518	294,617
202209	202311	24,287	3,133,870,408	0	21,522,882	144,503,308	41,706,488	1,419,250	481,516	170,433	532,827	173,277,722	9,111,278	401,184
202209	202312	24,144	2,966,196,016	200,000	18,407,323	144,049,203	39,350,296	2,926,639	283,007	186,401	170,433	169,296,263	8,372,628	394,782
202209	202401	24,006	2,800,966,638	0	17,259,079	144,194,056	30,453,711	2,421,119	1,595,643	102,956	356,833	170,884,312	7,992,973	346,032
202209	202402	23,859	2,637,468,682	0	13,296,788	142,731,242	57,191,440	2,446,277	1,068,547	268,294	289,357	167,093,593	7,234,107	273,379
202209	202403	23,750	2,479,494,757	50,000	17,568,069	143,736,815	29,835,107	3,484,929	333,997	902,833	102,956	166,170,777	6,628,734	272,365



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)
202210	202210	0	0	0	4,016,070	0	0	0	0	0	0	165,873,131	6,017,385	275,935
202210	202211	22,403	4,418,341,840	0	15,482,103	121,922,506	79,058,670	0	0	0	0	105,632,650	5,424,247	267,934
202210	202212	22,277	4,278,356,768	0	13,093,578	122,214,963	60,768,656	1,135,920	0	0	0	100,816,260	5,036,522	162,103
202210	202301	22,198	4,140,905,945	10,000	10,500,723	123,122,511	37,824,658	875,280	964,080	0	0	101,782,210	4,537,282	220,330
202210	202302	22,145	4,005,597,096	0	16,764,675	121,683,655	86,320,257	1,288,604	294,761	600,000	0	103,459,149	4,191,910	244,787
202210	202303	22,049	3,865,707,029	20,000	19,643,929	123,045,604	36,994,040	1,414,332	1,288,604	609,081	280,000	97,917,082	3,673,756	182,192
202210	202304	21,939	3,720,450,718	240,000	12,007,453	121,123,548	99,558,048	1,018,735	283,918	1,288,604	609,081	99,761,626	3,347,364	186,217
202210	202305	21,853	3,585,630,877	0	19,368,212	123,042,009	37,498,923	610,383	278,486	0	684,883	97,474,473	2,887,763	165,291
202210	202306	21,730	3,438,752,545	0	13,629,626	122,522,077	46,984,861	1,228,809	0	278,486	75,802	96,570,296	2,490,260	147,449
202210	202307	21,643	3,300,806,862	200,000	13,420,773	122,782,522	39,604,723	1,096,162	1,040,552	0	278,486	96,233,221	2,074,067	151,594
202210	202308	21,552	3,162,312,922	160,000	14,197,561	122,552,131	44,051,267	741,836	560,956	806,274	278,486	94,306,749	1,677,519	131,285
202210	202309	21,449	3,023,939,776	40,000	15,127,840	122,586,213	36,846,774	1,406,291	333,723	560,956	806,274	92,519,279	1,290,301	67,262
202210	202310	21,335	2,884,241,111	0	19,617,376	122,340,734	36,119,849	1,678,790	394,695	333,723	1,367,229	90,612,688	900,645	53,183
202210	202311	21,153	2,740,855,914	0	17,014,910	120,640,160	48,681,061	1,760,226	467,804	212,985	729,919	10,022,968	520,901	36,795
202210	202312	21,026	2,600,872,660	60,000	11,383,618	120,606,686	44,085,571	2,846,416	1,508,757	0	333,723	3,307,723	32,980	68,802
202210	202401	20,934	2,466,476,550	0	15,371,031	120,767,188	35,680,075	1,917,362	2,041,778	584,691	0	149,620,363	19,060,111	131,741
202210	202402	20,808	2,327,795,460	30,000	12,717,606	119,926,454	48,685,096	2,210,752	670,021	1,717,619	578,070	147,795,512	18,393,797	105,188
202210	202403	20,707	2,193,403,377	70,000	13,023,954	120,147,294	35,028,573	2,644,924	1,036,894	797,276	2,014,284	159,165,425	18,918,458	220,145

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)
202211	202211	0	0	0	4,011,300	0	0	0	0	0	0	156,734,308	17,682,354	275,281
202211	202212	20,771	4,090,090,714	0	17,094,619	109,148,357	83,307,750	0	0	0	0	153,558,595	17,110,860	193,111
202211	202301	20,652	3,961,124,729	50,000	10,285,320	110,429,743	25,226,833	1,090,308	0	0	0	156,422,691	16,477,793	253,593
202211	202302	20,579	3,837,949,234	50,000	14,107,175	108,749,526	90,929,326	1,799,751	300,000	0	0	162,097,336	16,012,258	393,176
202211	202303	20,492	3,714,311,385	0	14,523,596	110,482,254	28,142,808	779,083	1,573,221	0	0	164,143,638	15,453,982	454,381
202211	202304	20,409	3,586,213,250	60,000	14,218,980	108,224,781	109,052,493	871,502	559,689	343,002	0	162,758,138	14,736,491	423,032
202211	202305	20,323	3,461,657,616	30,000	14,892,908	110,542,413	26,921,284	724,919	357,639	581,904	614,209	162,471,868	14,024,025	501,714
202211	202306	20,233	3,332,875,850	50,000	10,396,959	110,071,865	40,310,452	880,809	515,811	0	614,209	171,101,797	13,667,756	645,715
202211	202307	20,165	3,210,891,430	0	11,844,092	110,410,843	31,490,628	277,517	251,177	506,193	297,052	163,826,831	12,958,668	456,709
202211	202308	20,094	3,086,091,999	30,000	16,128,232	110,478,866	31,252,523	552,950	0	528,694	803,245	155,830,578	12,262,584	269,230
202211	202309	19,996	2,958,287,498	50,000	13,114,187	110,019,844	36,102,813	2,112,053	238,157	0	1,034,886	151,782,300	11,547,411	237,446
202211	202310	19,891	2,833,694,251	50,000	17,488,797	110,163,208	30,848,788	1,434,177	2,345,338	0	747,452	161,714,301	11,331,995	362,771
202211	202311	19,767	2,704,382,071	0	19,512,841	109,431,324	39,090,422	2,601,527	1,109,411	2,112,053	218,759	152,687,709	10,425,086	215,191
202211	202312	19,598	2,573,786,900	0	15,924,238	108,568,139	39,281,900	3,017,481	701,655	114,982	3,096,870	155,640,216	10,084,787	258,798
202211	202401	19,481	2,447,731,341	0	16,196,759	108,658,526	28,338,121	2,662,308	1,488,513	669,158	3,096,870	157,517,031	9,326,752	297,890
202211	202402	19,353	2,321,248,333	0	11,414,179	107,518,836	53,108,151	2,519,050	970,184	1,271,716	521,298	155,873,140	8,754,405	328,780
202211	202403	19,258	2,198,044,357	50,000	16,860,025	108,297,690	27,504,959	2,632,428	1,225,931	245,833	1,288,239	155,980,634	8,299,085	310,155

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)
202212	202212	0	0	0	8,774,970	0	0	0	0	0	0	154,682,717	7,618,155	311,740
202212	202301	25,490	4,996,223,559	0	13,413,230	126,954,817	40,334,316	400,000	0	0	0	150,915,636	7,063,857	211,963
202212	202302	25,372	4,853,419,153	0	18,593,803	125,314,772	101,996,714	400,000	0	0	0	153,835,941	6,437,642	243,017
202212	202303	25,244	4,708,334,760	0	19,267,263	127,594,870	18,930,076	358,441	400,000	0	0	149,768,407	5,907,287	221,895
202212	202304	25,122	4,558,701,602	0	13,110,339	124,563,027	137,443,132	353,333	0	0	0	96,055,196	5,387,419	158,258
202212	202305	25,042	4,419,959,512	0	19,215,101	127,710,941	20,693,887	1,322,802	0	0	0	97,135,125	4,856,171	249,379
202212	202306	24,932	4,269,260,175	0	15,880,178	126,947,973	47,171,773	1,200,240	516,961	0	0	100,679,944	4,608,018	255,627
202212	202307	24,830	4,124,881,731	0	18,779,364	127,573,461	23,760,970	875,844	1,190,881	516,961	0	93,857,932	3,995,864	179,874
202212	202308	24,710	3,975,746,530	270,000	19,853,276	127,591,278	20,124,688	1,004,480	179,091	1,190,881	516,961	97,142,331	3,762,874	215,619
202212	202309	24,589	3,827,135,116	0	17,665,498	126,773,640	44,357,853	1,338,575	495,357	351,812	555,494	93,478,033	3,244,490	167,950
202212	202310	24,465	3,680,856,546	0	21,218,075	127,063,010	25,812,380	2,013,194	637,337	495,357	351,812	92,802,263	2,861,562	138,119
202212	202311	24,331	3,530,593,423	0	18,019,254	125,961,541	54,276,487	2,403,326	761,996	637,337	666,414	92,150,823	2,462,971	174,936
202212	202312	24,197	3,385,501,070	0	24,358,841	126,088,114	48,342,211	2,153,060	865,478	974,302	668,926	90,865,668	2,067,647	106,239
202212	202401	24,000	3,232,822,674	0	22,870,539	125,805,781	26,979,071	1,932,000	752,738	749,649	898,407	89,500,346	1,687,553	90,024
202212	202402	23,832	3,081,948,327	100,000	18,376,647	123,932,195	71,166,660	3,164,252	1,119,059	452,992	1,511,645	88,114,024	1,289,663	65,040
202212	202403	23,694	2,938,321,402	140,000	25,541,206	125,178,828	24,651,996	2,979,386	2,046,241	704,953	1,111,262	86,823,238	925,052	51,071

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)
202301	202301	0	0	0	7,084,515	0	0	0	0	0	0	4,370,985	17,437	110,528
202301	202302	22,902	5,128,338,290	100,000	17,548,595	127,645,159	39,975,381	0	0	0	0	202,809,450	25,394,909	194,285
202301	202303	22,769	4,979,945,765	0	17,314,015	128,319,402	11,231,409	0	0	0	0	218,173,942	26,601,494	273,210
202301	202304	22,673	4,833,157,827	100,000	12,205,571	127,900,545	35,140,902	1,072,811	0	0	0	212,737,528	24,868,903	268,243
202301	202305	22,607	4,692,487,348	100,000	15,445,755	128,656,627	8,868,023	1,387,971	185,521	0	0	217,733,803	24,080,348	420,132
202301	202306	22,532	4,547,121,253	0	14,124,147	128,516,812	14,918,975	664,626	0	0	0	218,022,872	23,266,488	439,651
202301	202307	22,453	4,401,158,216	80,000	21,451,417	128,700,415	10,022,062	1,367,047	535,137	0	0	222,944,081	22,547,883	536,687
202301	202308	22,334	4,249,312,891	330,000	17,271,159	128,493,997	13,245,037	731,476	946,199	299,270	0	222,963,892	21,717,944	517,230
202301	202309	22,243	4,102,687,782	0	16,710,223	128,206,932	20,581,001	1,699,625	430,556	946,199	299,270	222,911,596	20,859,182	547,876
202301	202310	22,151	3,957,027,017	300,000	17,576,067	128,226,986	17,017,319	682,494	382,804	0	1,245,469	225,367,620	19,997,950	665,627
202301	202311	22,048	3,809,581,264	100,000	15,668,240	128,081,159	20,518,642	2,368,462	359,477	182,634	634,270	227,741,057	19,309,773	692,122
202301	202312	21,948	3,664,302,826	0	15,875,752	128,041,834	21,063,087	3,541,756	554,640	359,477	182,634	222,742,150	18,458,686	529,746
202301	202401	21,839	3,518,982,185	50,000	28,304,247	128,034,335	14,922,420	3,420,549	1,211,527	745,985	182,634	218,996,115	17,600,335	471,314
202301	202402	21,659	3,361,591,737	0	17,679,311	126,896,254	24,201,664	2,534,448	1,780,193	363,999	745,985	216,440,571	16,547,560	542,365
202301	202403	21,538	3,215,912,344	100,000	25,356,171	126,801,979	20,469,934	1,765,433	1,174,945	998,265	1,109,983	230,077,962	16,243,562	683,108

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)
202302	202302	0	0	0	7,586,320	0	0	0	0	0	0	212,663,716	15,037,698	351,849
202302	202303	25,930	5,121,644,092	70,000	17,714,248	130,819,924	58,402,995	101,000	0	0	0	217,538,569	14,460,589	462,641
202302	202304	25,792	4,970,159,524	150,000	12,257,964	130,463,393	69,649,490	2,289,200	0	0	0	217,557,157	13,558,516	519,167
202302	202305	25,709	4,825,072,844	170,000	18,603,272	131,454,124	32,548,208	1,412,948	615,280	0	0	218,110,983	12,701,178	542,575
202302	202306	25,603	4,671,531,076	0	13,635,050	131,203,205	37,000,086	442,795	718,784	240,000	0	219,717,661	12,068,455	569,663
202302	202307	25,523	4,524,264,835	100,000	15,044,324	131,275,424	35,628,086	443,276	208,052	366,890	240,000	214,112,282	11,147,449	473,842
202302	202308	25,442	4,376,322,293	0	16,318,766	131,379,309	33,817,407	551,368	258,608	208,052	606,890	210,077,106	10,343,163	392,619
202302	202309	25,340	4,227,487,972	100,000	20,228,812	130,932,190	38,305,393	1,144,679	551,368	0	425,291	214,533,144	9,608,446	493,808
202302	202310	25,227	4,074,454,661	150,000	16,187,192	130,947,170	33,863,300	980,458	1,634,279	855,995	208,052	209,888,312	8,816,986	391,493
202302	202311	25,119	3,925,648,053	100,000	18,642,542	130,362,908	46,916,691	1,706,275	481,825	1,072,881	428,898	205,138,830	8,070,272	282,185
202302	202312	25,012	3,774,603,320	0	15,389,855	130,135,822	50,890,889	414,535	1,034,057	596,077	1,383,615	137,037,489	7,164,956	383,008
202302	202401	24,916	3,627,298,464	120,000	19,237,207	130,389,636	39,388,917	887,658	278,960	1,144,230	1,141,199	141,775,355	6,846,744	443,272
202302	202402	24,789	3,475,183,508	0	21,012,325	129,896,408	44,155,227	2,069,069	969,368	0	796,819	132,102,016	6,028,884	294,443
202302	202403	24,630	3,321,995,426	100,000	26,915,724	129,288,720	33,040,751	2,469,125	1,331,203	368,031	458,822	134,699,443	5,683,445	264,496

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202303	202303	0	0	0	9,504,940	0	0	0	0	0	0	132,630,964	5,010,098	313,288
202303	202304	28,870	5,473,478,086	0	16,762,229	136,616,539	144,976,252	0	0	0	0	130,508,663	4,493,290	230,805
202303	202305	28,747	5,317,504,609	180,000	19,427,163	139,397,931	20,198,802	778,800	0	0	0	130,893,136	3,921,546	281,109
202303	202306	28,634	5,154,808,621	0	13,681,250	138,955,554	41,609,361	0	556,000	0	0	127,770,704	3,375,515	204,720
202303	202307	28,554	5,000,716,337	0	21,743,498	139,405,477	21,015,760	901,661	0	556,000	0	127,195,992	2,864,499	214,197
202303	202308	28,440	4,838,004,971	0	17,707,022	139,234,992	23,426,202	1,133,454	1,234,990	0	556,000	124,612,870	2,314,901	179,488
202303	202309	28,340	4,680,309,732	200,000	18,764,269	138,780,962	40,310,504	206,163	822,700	665,589	556,000	122,604,440	1,804,594	117,632
202303	202310	28,230	4,521,002,755	130,000	22,097,145	138,950,892	25,627,436	2,357,871	539,604	189,680	665,589	928,473	17,665	24,056
202303	202311	28,097	4,357,560,848	30,000	20,764,140	138,233,982	43,949,896	1,455,662	1,149,547	539,604	855,269	104,934,664	12,634,538	191,207
202303	202312	27,975	4,197,431,745	30,000	17,191,697	137,985,273	46,026,133	2,339,322	758,259	1,149,547	395,844	103,471,050	12,263,805	127,228
202303	202401	27,875	4,039,645,978	150,000	20,052,473	138,294,971	25,473,701	1,250,073	1,553,457	758,259	1,126,565	104,938,155	11,890,246	139,165
202303	202402	27,752	3,879,051,624	0	17,179,476	136,977,191	61,614,082	1,910,255	578,000	1,553,457	904,838	103,334,401	11,494,559	142,464
202303	202403	27,633	3,722,768,298	270,000	30,706,613	137,795,739	25,488,461	3,379,439	815,562	81,992	1,255,650	108,700,358	11,161,272	290,755

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)
202304	202304	0	0	0	7,990,964	0	0	0	0	0	0	109,204,391	10,712,990	284,968
202304	202305	26,941	5,144,381,548	0	27,701,495	128,668,680	6,771,090	0	0	0	0	111,652,882	10,385,029	385,085
202304	202306	26,753	4,984,719,213	0	15,685,286	128,522,528	3,254,029	200,000	0	0	0	110,136,123	9,918,246	352,803
202304	202307	26,664	4,839,699,493	20,000	15,168,422	128,695,094	4,401,608	0	200,000	0	0	111,076,241	9,553,480	375,931
202304	202308	26,574	4,695,620,787	400,000	18,189,218	128,538,166	6,326,906	1,238,120	0	200,000	0	108,880,229	9,135,910	321,573
202304	202309	26,467	4,548,240,800	20,000	15,590,132	128,329,161	7,065,631	2,799,563	1,238,120	0	200,000	108,416,807	8,735,653	279,407
202304	202310	26,376	4,403,987,857	100,000	18,519,408	128,347,624	5,880,215	821,193	2,396,181	234,951	200,000	107,526,645	8,310,853	291,876
202304	202311	26,263	4,255,603,330	80,000	17,116,163	128,235,799	7,946,166	1,296,690	669,461	2,396,181	94,037	109,030,955	7,962,457	296,484
202304	202312	26,163	4,109,531,504	180,000	19,028,870	128,115,422	5,901,732	3,146,713	971,636	550,986	635,509	104,128,907	7,566,591	230,959
202304	202401	26,055	3,960,716,413	230,000	18,595,611	127,886,719	7,341,339	1,816,562	1,089,608	840,897	1,012,656	104,206,859	7,156,251	211,726
202304	202402	25,945	3,813,290,324	230,000	15,597,782	127,622,931	13,605,882	1,743,090	1,329,936	1,089,608	1,391,883	104,908,405	6,794,097	247,559
202304	202403	25,845	3,669,361,456	200,000	26,577,376	127,487,365	7,436,163	2,235,702	1,251,238	1,147,634	749,909	105,261,696	6,402,075	258,232

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202305	202305	0	0	0	9,581,345	0	0	0	0	0	0	105,271,105	6,023,853	256,192
202305	202306	24,661	4,864,623,940	0	28,682,584	118,604,302	81,798,915	0	0	0	0	105,257,465	5,644,027	256,191
202305	202307	24,471	4,715,848,556	100,000	21,851,542	119,008,874	42,588,909	0	0	0	0	101,429,012	5,226,981	201,828
202305	202308	24,339	4,572,571,855	300,000	18,157,136	119,150,144	38,722,930	1,033,565	0	0	0	101,560,785	4,874,600	172,275
202305	202309	24,240	4,433,826,981	0	17,042,968	118,581,375	59,044,329	523,005	493,193	0	0	101,303,722	4,510,984	196,135
202305	202310	24,138	4,297,108,918	0	16,400,252	118,904,165	38,125,364	1,444,321	0	0	0	99,148,394	4,140,568	134,894
202305	202311	24,044	4,159,779,834	0	15,773,903	118,126,457	70,241,778	934,944	444,766	0	0	99,312,170	3,787,894	169,000
202305	202312	23,957	4,024,711,469	0	17,359,794	117,847,199	76,503,814	711,910	196,232	444,766	0	64,558,079	3,444,595	165,526
202305	202401	23,852	3,887,555,133	0	16,962,955	118,552,737	49,005,313	678,837	229,739	109,482	444,766	65,152,953	3,158,830	182,588
202305	202402	23,759	3,749,801,571	0	14,529,276	117,247,854	89,151,312	2,430,221	595,672	229,739	444,766	62,662,100	2,903,721	120,110
202305	202403	23,673	3,616,659,242	0	22,336,179	118,302,850	46,079,293	3,318,544	970,258	360,451	0	63,203,549	2,631,149	145,415



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202306	202306	0	0	0	13,361,072	0	0	0	0	0	0	62,446,102	2,362,163	132,700
202306	202307	23,251	4,509,049,470	160,000	43,922,092	110,652,368	28,839,637	0	0	0	0	61,930,261	2,098,534	155,098
202306	202308	22,955	4,352,083,661	0	25,192,593	110,263,746	19,909,655	148,150	0	0	0	60,575,545	1,853,611	88,968
202306	202309	22,799	4,215,713,333	150,000	18,595,203	110,180,780	20,826,048	325,389	148,150	0	0	61,022,023	1,595,831	126,416
202306	202310	22,690	4,086,172,591	70,000	18,424,799	110,154,800	17,303,569	671,218	469,630	0	0	59,219,986	1,350,454	121,848
202306	202311	22,587	3,956,855,347	0	19,646,687	109,764,561	25,590,160	1,586,856	529,147	469,630	0	57,832,568	1,091,331	49,899
202306	202312	22,482	3,826,928,656	0	16,460,804	109,559,806	29,987,966	1,065,811	1,586,856	529,147	469,630	4,070,177	8,996	105,144
202306	202401	22,392	3,700,137,699	70,000	19,266,603	109,679,006	21,582,669	1,768,251	492,565	1,396,102	678,996	168,972,728	19,872,897	142,184
202306	202402	22,280	3,569,818,402	110,000	14,541,821	108,848,864	47,600,500	228,189	1,768,251	492,565	1,151,122	173,053,950	19,489,027	207,065
202306	202403	22,190	3,444,724,457	130,000	25,000,039	109,378,748	21,158,381	1,692,834	228,189	1,632,918	802,848	172,887,326	18,700,510	271,255

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202307	202307	0	0	300,000	21,395,973	0	0	0	0	0	0	173,942,673	18,236,208	279,141
202307	202308	19,943	4,054,668,630	250,000	55,407,117	97,441,975	31,963,450	0	0	0	0	177,742,507	17,708,658	349,853
202307	202309	19,585	3,900,171,826	270,000	28,360,868	96,829,567	26,307,009	315,000	0	0	0	183,092,497	16,906,873	517,811
202307	202310	19,410	3,773,798,458	90,000	21,220,168	96,717,750	22,560,303	1,611,282	315,000	0	0	176,342,941	16,138,958	410,936
202307	202311	19,281	3,655,114,898	80,000	18,689,436	96,267,888	37,509,212	0	1,611,282	0	0	182,297,820	15,942,113	473,105
202307	202312	19,172	3,539,108,785	0	14,953,768	96,115,926	36,390,193	1,891,072	0	1,328,292	0	182,456,846	15,173,281	492,149
202307	202401	19,107	3,427,056,427	0	21,718,889	96,137,354	31,836,039	2,308,145	1,118,488	0	996,986	174,738,121	14,339,423	354,380
202307	202402	18,981	3,307,835,130	230,000	13,258,439	95,648,955	41,952,523	2,236,439	2,308,145	1,118,488	0	176,112,638	13,705,141	405,445
202307	202403	18,895	3,196,801,650	10,000	21,016,807	95,948,483	25,603,909	760,816	1,564,681	2,162,368	393,720	184,932,796	13,402,625	490,355

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202308	202308	0	0	0	30,733,244	0	0	0	0	0	0	172,157,070	12,323,771	380,111
202308	202309	23,747	4,927,309,734	60,000	90,948,065	107,606,347	87,962,421	0	0	0	0	177,570,691	12,168,376	383,465
202308	202310	23,209	4,726,265,141	210,000	69,420,548	107,235,589	26,495,963	219,743	339,000	0	0	175,500,438	11,264,028	417,682
202308	202311	22,818	4,547,027,064	200,000	39,233,234	106,171,237	58,150,259	497,033	0	339,000	0	172,246,532	10,556,981	370,996
202308	202312	22,615	4,400,697,663	620,000	21,112,949	105,857,784	64,079,536	600,951	631,631	0	0	179,203,749	10,271,250	463,583
202308	202401	22,499	4,271,321,344	250,000	26,588,081	106,272,218	37,802,136	920,434	446,765	339,932	0	172,297,673	9,419,435	369,983
202308	202402	22,353	4,136,607,276	170,000	29,889,066	104,956,521	83,083,444	891,735	832,396	446,765	339,932	171,853,923	8,858,533	321,469
202308	202403	22,180	4,000,610,099	330,000	30,129,691	105,689,112	39,577,443	576,210	957,353	832,396	569,558	167,871,937	8,176,719	250,782

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202309	202309	0	0	0	23,513,181	0	0	0	0	0	0	169,215,482	7,648,089	256,495
202309	202310	24,636	6,925,614,492	580,000	117,914,753	148,206,864	27,327,966	0	0	0	0	166,745,943	7,095,933	211,229
202309	202311	23,975	6,652,119,040	0	84,830,200	146,220,508	23,183,714	233,440	0	0	0	173,049,298	6,337,620	444,775
202309	202312	23,563	6,419,187,958	470,000	49,043,306	145,756,914	15,599,047	1,010,561	233,440	0	0	173,167,621	5,950,387	354,824
202309	202401	23,322	6,223,289,440	220,000	40,895,359	145,284,523	15,562,578	2,310,041	685,171	233,440	0	95,689,298	5,106,584	225,342
202309	202402	23,121	6,036,280,602	70,000	25,906,684	144,782,732	33,157,246	1,221,783	2,310,041	685,171	0	99,242,556	4,939,454	215,166
202309	202403	22,985	5,864,882,845	300,000	44,818,381	144,796,712	19,434,908	1,668,651	613,068	1,989,289	0	97,992,869	4,378,273	349,772

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202310	202310	0	0	0	16,957,724	0	0	0	0	0	0	96,754,663	4,029,237	213,334
202310	202311	18,976	5,735,785,589	270,000	105,080,946	120,089,928	107,744,074	0	0	0	0	96,294,813	3,598,622	228,696
202310	202312	18,414	5,508,743,201	190,000	69,329,641	119,162,774	62,335,279	1,174,400	0	0	0	94,124,742	3,200,040	187,290
202310	202401	18,041	5,316,606,291	820,000	62,940,757	118,850,392	42,430,113	2,487,585	1,174,400	0	0	93,952,662	2,830,624	192,534
202310	202402	17,746	5,132,722,996	300,000	39,049,904	117,588,807	73,282,593	1,881,985	2,030,361	1,174,400	0	91,511,383	2,403,232	171,989
202310	202403	17,553	4,974,770,638	190,000	39,926,240	117,986,934	35,911,654	1,226,256	1,291,654	2,030,361	1,174,400	91,970,832	2,040,206	172,695

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202311	202311	0	0	100,000	13,906,270	0	0	0	0	0	0	3,389,466	18,610	89,073
202311	202312	17,174	5,553,680,696	360,000	86,365,508	113,372,946	84,953,809	0	0	0	0	168,576,298	20,077,262	211,771
202311	202401	16,722	5,350,754,138	700,000	76,158,157	112,686,320	44,285,172	0	2,000,000	0	0	172,194,241	19,767,491	247,840
202311	202402	16,315	5,159,414,752	390,000	53,299,252	111,156,766	90,966,822	553,023	2,000,000	0	0	174,730,848	19,100,139	281,249
202311	202403	16,040	4,993,433,347	200,000	48,838,345	111,113,046	55,873,503	225,498	217,774	0	2,000,000	179,964,077	18,551,994	357,958

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)
202312	202312	0	0	0	10,748,230	0	0	0	0	0	0	175,981,321	17,857,981	323,530
202312	202401	14,576	4,107,627,147	260,000	85,718,490	81,961,722	11,759,170	0	0	0	0	179,646,422	17,101,699	487,996
202312	202402	14,076	3,935,674,726	770,000	59,331,252	80,047,638	34,126,204	0	0	0	0	183,672,899	16,765,628	509,210
202312	202403	13,742	3,794,032,738	220,000	66,966,219	79,986,012	7,300,536	0	0	0	0	181,660,161	16,032,211	479,530

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)
202401	202401	0	0	100,000	17,896,780	0	0	0	0	0	0	175,336,808	15,318,887	337,688
202401	202402	18,274	4,953,447,160	290,000	97,702,517	91,677,018	109,319,769	0	0	0	0	173,546,674	14,524,625	345,519
202401	202403	17,730	4,760,055,281	280,000	93,837,553	91,693,171	24,640,277	0	0	0	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)
202402	202402	0	0	0	11,858,736	0	0	0	0	0	0	176,705,014	13,315,151	408,250
202402	202403	8,763	2,341,910,717	50,000	56,336,074	42,004,525	23,657,032	0	0	0	0	176,652,305	12,969,590	402,897

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)
202403	202403	0	0	0	14,039,870	0	0	0	0	0	0	178,290,719	12,191,043	532,657

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