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OFFERING CIRCULAR

SILVER ARROW CHINA 2016-2 RETAIL AUTO LOAN ASSET BACKED NOTES

Mercedes-Benz Financial Services

MERCEDES-BENZ AUTO FINANCE LTD.

(A limited liability company duly established pursuant to PRC Law)

Originator/Service



CITIC TRUST CO., LTD.

(A limited liability company duly established pursuant to PRC Law)

Trustee/Issuer



CITIC SECURITIES CO., LTD.

Lead Underwriter



HSBC BANK (CHINA) COMPANY LIMITED

Joint Lead Underwriter



THE HONGKONG AND SHANGHAI BANKING CORPORATION LIMITED

Financial Advisor

November 2016

GENERAL INFORMATION OF THE NOTES

	Class A Notes	Subordinated Notes	Total
Note Principal Amount	RMB 4,006,000,000.00	RMB 210,842,105.26	RMB 4,216,842,105.26
Nominal Value of each Note	RMB 100	N/A	
Interest Rate	Fixed interest rate, to be determined through the book building process	Fixed interest rate	
Percentage of total Note Principal Amount	95.0%	5.0%	100.0%
Percentage of total Loan Principal Amount	84.1%	4.4%	88.5%
Legal Maturity Date	27 February 2023	27 February 2023	27 February 2023
Ratings			
China Bond Ratings	AAA _{sf}	N/A	
Lianhe	AAA _{sf}	N/A	

The Trustee will place the Class A Notes (the "**Senior Notes**") and the Subordinated Notes (together with the Senior Notes, the "**Notes**"), with the Legal Maturity Date of 27 February 2023 on 15 November 2016 (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 3 November 2016.

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

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

Interest will accrue on the Notes from (and including) the Issue Date. On each Payment Date, the Trustee will pay the investors the principal and 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). The first Payment Date of the Notes will be 26 December 2016, subject to the Business Day Convention. Please refer to the "TRANSACTION STRUCTURE INFORMATION" hereof for the payments regarding the Notes.

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

China Bond Rating Co., Ltd. ("**China Bond Ratings**") and China Lianhe Credit Rating Co., Ltd. ("**Lianhe**") 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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IMPORTANT NOTIFICATION

The issue of the Notes is pursuant to the *Filing Notice of the China Banking Regulatory Commission's Innovation Department on Silver Arrow China 2016-2 Retail Auto Loan Asset Backed Notes Project* and the Decision of the People's Bank of China to Grant Administrative Permission (ref. *Yin Shi Chang Xu Zhun Yu Zi* [2016] No. 174).

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 THE PARTIES TO THE TRANSACTION

Originator/Servicer	MERCEDES-BENZ AUTO FINANCE LTD. ("MBAFC") Registered Address: 5F 601-1, 6F 701, 7F 801, 8F 901, Tower 3, 8 Wangjing Road, Chaoyang District, Beijing, People's Republic of China Legal Representative: Klaus Entenmann Contact: Don Rao, Detlef Hälker Telephone: +86 10 8417 8300 Fax: +86 10 8417 5923 Post code: 100102 Website: http://www.mercedes-benz.com.cn
Issuer/Trustee	CITIC TRUST CO., LTD. Registered Address: 13F Capital Mansion, 6 Xinyuan Nanlu, Chaoyang District, Beijing, People's Republic of China Legal Representative: Yisong Chen Contact: Enqiu Wei, Dehua Deng, Xiang Wang Telephone: +86 10 8486 1199 Fax: +86 10 8486 8368 Post code: 100004 Website: http://www.trust.ecitic.com
Financial Advisor	THE HONGKONG AND SHANGHAI BANKING CORPORATION LIMITED Office Address: 1 Queen's Road Central, Hong Kong SAR, People's Republic of China Contact: Kyson Ho, Vivian Zhang Telephone: +852 2822 2224 Fax: +852 3409 2599 Website: http://www.hsbc.com.hk
Lead Underwriter	CITIC SECURITIES CO., LTD., Registered Address: North Tower, Excellence Times Plaza II, No.8, Zhong Xin San Road, Futian District, Shenzhen, People's Republic of China Office: CITIC Securities Mansion, No. 48, Liangmaqiao Road, Chaoyang District, Beijing, People's Republic of China Legal Representative: Youjun Zhang Contact: Yan Wang, Michael Qiu, Elaine Huang Telephone: +86 10 6083 3796 Fax: +86 10 6083 3504 Post code: 100125 Website: http://www.cs.ecitic.com
Joint Lead Underwriter	HSBC BANK (CHINA) COMPANY LIMITED Registered Address: 22/F Room 01-03, 23f, 25/F Room 01-02, 12-16, 26/F Room 01-02, 06-16, 27/F Room 01, 12-16, 28/F, 29/F, 30/F Room 04-08, 31/F Room 01-02, 05-16, 32/F, 33/F Room 01-03, 15-16, 35/F, 36/F Room 04-12, 37/F, 38/F Room 01-08, 10-16 Hsbc Building, Shanghai Ifc, 8 Century Avenue, Pudong New District, Shanghai, People's Republic Of China Office Address: Level 32, HSBC Building, Shanghai IFC, 8 Century Avenue, Pudong NEW District, Shanghai, People's Republic of

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Legal Representative: David Liao
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Telephone: +86 10 59998150, +86 21 38883879
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Website: <http://www.hsbc.com.cn/1/2/hsbc-in-china>

Account Bank

**INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED
BEIJING MUNICIPAL BRANCH**

Registered Address: Tianyin Mansion, Building B, 7th Floor, No. 2
Fuxingmen Street (S), Xicheng District, Beijing, People's Republic of
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Person in charge: Zhenjun Wang
Contact: Bingyu Meng, Xi Liu
Telephone: +86 10 6641 0055 8535, +86 10 6599 1155 69102
Fax: +86 10 8402 2704
Post code: 100031
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Registrar/Paying Agent

**CHINA CENTRAL DEPOSITORY AND CLEARING CO., LTD.
("CCDC")**

Registered Address: No. 10, Jirong Street, Xicheng District, Beijing,
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Legal Representative: Chengxiang Liu
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Fax: +86 10 8817 0752
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CHINA BOND RATING CO., LTD. ("China Bond Ratings")

Registered Address: 6/F, Tower 2, Yingtai Center, 28 Financial
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Post code: 100032
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Website: <http://www.fidelity-cn.com>

Chapter 2 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.

2.1 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 any 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.

2.2 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 the introduction of certain Eligibility Criteria which the Entrusted Loan Receivables need to comply with, the Credit and Collection Policy of the Servicer 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 Obligors, receipt of Recovery Collections on the Defaulted Loan Receivables and payment of Repurchase Prices by the Originator.

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.

(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 PRC Law on Property Rights, failure to change the mortgage registrations after the Originator has entrusted the Trust Assets (including the mortgage rights) to the Trustee will have no effect on the legality and validity of the factual 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.

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

After the Originator entrusts 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 *Contract Law of the People's Republic of China*, even if the beneficiary is not changed after the Originator entrust 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.

2.3 Transaction structure risk and countermeasures

The Transaction involves many Transaction Parties and its structure is relatively complex. 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. 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.

2.4 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.

2.5 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.

2.6 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 CBRC 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 CBRC and the PBOC.

The CBRC 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*, etc. As the trust company of the credit asset securitisation transaction, the trustee must also comply with the laws and regulations for the administration of the industry such as the *Measures for the Administration of Trust Companies*, the *Measures for the Administration of Plans by Trust Companies to Concentrate Assets in Trusts*, etc. In addition, the auto loan business carried by MBAFC, and the civil legal relationships involved in the taking out of loans, mortgages, etc. must also comply with such financing rules and regulations as the *Measures for the Administration of Auto-Finance Companies* and the *Measures for the Administration of Auto Loans*, etc., as well as relevant provisions of civil laws and regulations such as the *General Provisions of the Civil Code of the People's Republic of China*, the *Contract Law of the People's Republic of China* (the "Contract Law"), the *Law of the People's Republic of China on Security* (the "Law on Security"), the *Interpretation of the Supreme People's Court on Several Issues Concerning the Application of the Law of the People's Republic of China on Security* (the "Security Interpretations"), 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"), and the *Law of the People's Republic of China on Property Rights* (the "Property Rights Law"), etc.

b. Special purpose trusts

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

Establishment of a special purpose trust

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

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

In addition, pursuant to the Trust Law, when establishing a trust, if the relevant laws and administrative regulations require the trust property to be registered, trust registration should be carried out according to law; otherwise, the trust will not enter into effect. At present, there is no trust registration organisation, and there are no laws or regulations requiring that trust registration be carried out for special purpose trusts for credit asset securitisation transactions. The *Measures for the Administration of Pilot Projects for Securitisation of Credit Assets* specify that the originator of the credit assets securitisation should publish an announcement in the national media and notify the relevant rights holders of the transfer of credit assets by means of the establishment of a special purpose trust.

Under the relevant provisions of the *Measures for the Administration of Pilot Projects for Securitisation of Credit Assets*, the *Circular Concerning the Filing Process of Securitisation of Credit Assets* and the *Measures for the Regulation of Pilot Projects for the Securitisation of Credit Assets of Financial Institutions*, the originator and the trustee in a credit assets securitisation project shall submit the relevant documents and information to, and complete the filing process with the CBRC, if such originator has already obtained originator certificate from the CBRC, otherwise obtain approval from the CBRC and the PBOC 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 Contract Law, 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 Contract Law, 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 CBRC 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 Contract Law, 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 Law on Security, the Security Interpretation and the Property Rights Law, 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 Contract Law provides 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 Law on Security, when mortgaging a vehicle, the mortgaged property should be registered with the vehicle registration authority and the mortgage agreement will become effective on the date of registration. However, the Property Rights Law provides that 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. According to the Property Rights Law, the Property Rights Law will prevail in the event of any discrepancy between the Property Rights Law and the Law on Security.

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

According to the *Law on Security*, 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, MBAFC only needs to notify the guarantor of the fact that the principal obligation has been transferred without the need to carry out any other procedures. The guarantor continues to bear guarantee liability vis-à-vis the transferee within the scope of the original guarantee. However, if the guarantor has previously agreed with the original creditor that it will be liable as guarantor to the original creditor only or that transfer of the creditor's rights is prohibited, then the guarantor will no longer be liable under the guarantee.

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

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

Procedure for auctions during enforcement by the People's Court

According to the *Regulations of the Supreme People's Court Concerning the Auctioning and Selling Off of Property by People's Courts in the Course of Enforcement in Connection with Civil Actions*, if a People's Court wishes to auction a mortgaged vehicle in order to enforce a legally effective judgement, it should appoint an auction house that possesses the appropriate qualifications and supervise the auction. An appropriately qualified appraisal institution should 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. The People's Court will determine the reserve price with reference to the appraised value. If no value has been appraised, the court will refer to the market value and solicit the opinions of the parties. At the first auction, the reserve price determined by the court may not be less than 80% of the appraised value or the market value. If the auction fails or the mortgaged vehicle is re-auctioned, the reserve price may be reduced in view of the circumstances, but each reduction may not exceed 20% of the previous reserve price.

Fifteen days before the auction of the mortgaged vehicle, the auction house should announce the mortgage within the scope and in the media determined by the parties through consultations or determined by the People's Court. Five days before the auction, the People's Court should, in writing or by another appropriate method allowing confirmation of receipt, notify the creditor that applied for enforcement, the mortgagor, the known security right holders and the preemptive purchasers or other persons with other preemptive 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 relevant provisions of the Property Rights Law, the Law on Security and the Security Interpretations, 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 to the precedence of registration; if the creditors rank equally, payment should be made in proportion to the obligations; (ii) registered mortgage rights rank above non-registered mortgage rights; (iii) payments in respect of non-registered mortgage rights are made in proportion to the obligations.

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

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

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

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

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

The administrator has the right to petition the People's Court to rescind any of the following acts involving the property of the debtor done during the year prior to the People's Court's acceptance of the bankruptcy petition: (1) transfers of property without consideration; (2) transactions carried out at obviously unreasonable prices; (3) the provision of security in the form of property for debts that are not secured by property; (4) early discharges of debts which have not fallen due; and (5) renouncements 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.

f. Impact of the Property Rights Law on the realisation of mortgage rights

The Property Rights Law has been implemented since 1 October 2007. On the one hand, it has taken and consolidated some of the provisions of the Law on Security and the Security Interpretations, and on the other hand it supplements and amends the Law on Security and the Security Interpretations. According to the Property Rights Law, the Property Rights Law will prevail in the event of any discrepancy between the Law on Security and the Property Rights Law.

As concerns the registration of motorised vehicle mortgages, the Law on Security provides that when a vehicle is mortgaged, the mortgaged property should be registered with the vehicle registration authority and the mortgage agreement will become effective on the date of registration. However, the Property Rights Law provides that 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. Accordingly, if the transfer of mortgage rights occurs after the entry into effect of the Property Rights Law, the relevant provisions of the Property Rights Law will apply.

As concerns the transfer of creditor's rights and their ancillary mortgage rights, the Property Rights Law states that 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. As concerns the realisation of mortgage rights, if the debtors fails to pay his debt on maturity or a cause for realisation of mortgage rights as agreed upon by the parties arises, the mortgagee may agree with the mortgagor to receive payment on a priority basis by converting the mortgaged property into its monetary value or auctioning or selling off of the property. If 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. If the mortgagor and the mortgagee have not agreed on the method for realisation of the mortgage, the mortgagee may petition the People's Court to auction or sell of the mortgaged property. When mortgaged property is converted into its monetary value or sold off, reference should be made to its market value.

2.7 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 that cause investors to sustain losses.

Mitigating Factors. The Transaction Documents have strictly established the legal relationship of rights and obligations among the Transaction Parties to ensure the legality of the Transaction; the Issuer will disclose information strictly in accordance with relevant laws, regulations and policies; 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 Senior Notes.

2.8 Counterparty risk and countermeasures

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

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

2.9 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.

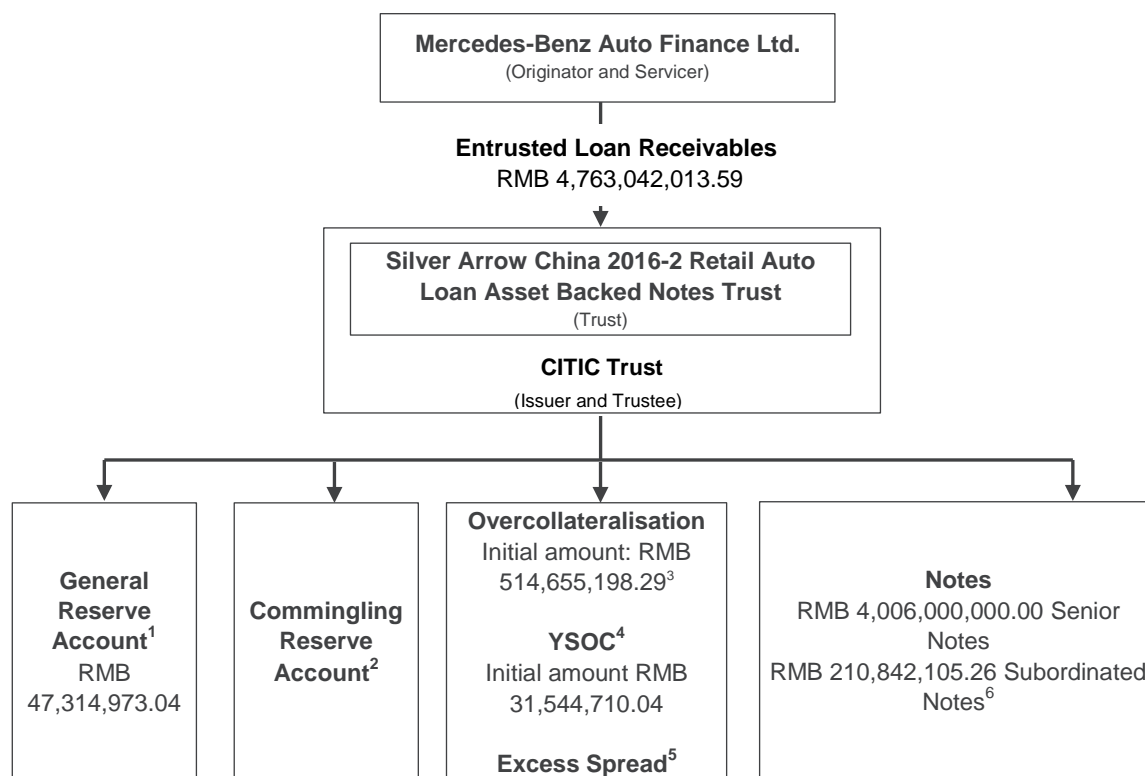
Therefore upon the occurrence of an Enforcement Event, the losses on each Class of Notes shall be as following: (i) the losses on the Subordinated Notes and (ii) the losses on the Senior Notes.

Chapter 3 TRANSACTION STRUCTURE INFORMATION

3.1 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.



¹ The General Reserve Account will be funded on the Closing Date at 1.00% of the initial Adjusted Pool Balance.

² 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.

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

⁴ 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.

⁵ 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.

⁶ The Subordinated Notes will be purchased and held by the Originator 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 CBRC for credit asset securitisation.

(2) The specific transaction process is as follows:

According to the Trust Agreement, MBAFC, as the Originator, will entrust, assign and transfer all of its rights, title and claims to the Entrusted Loan Receivables to CITIC Trust, as the Trustee, and CITIC Trust 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.

MBAFC, as the Originator, will strictly follow the requirements set out in the Notice of the People's Bank of China, the China Banking 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 CBRC [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 Underwriter to underwrite the Senior Notes and the Lead Underwriter, the Joint Lead Underwriter 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.

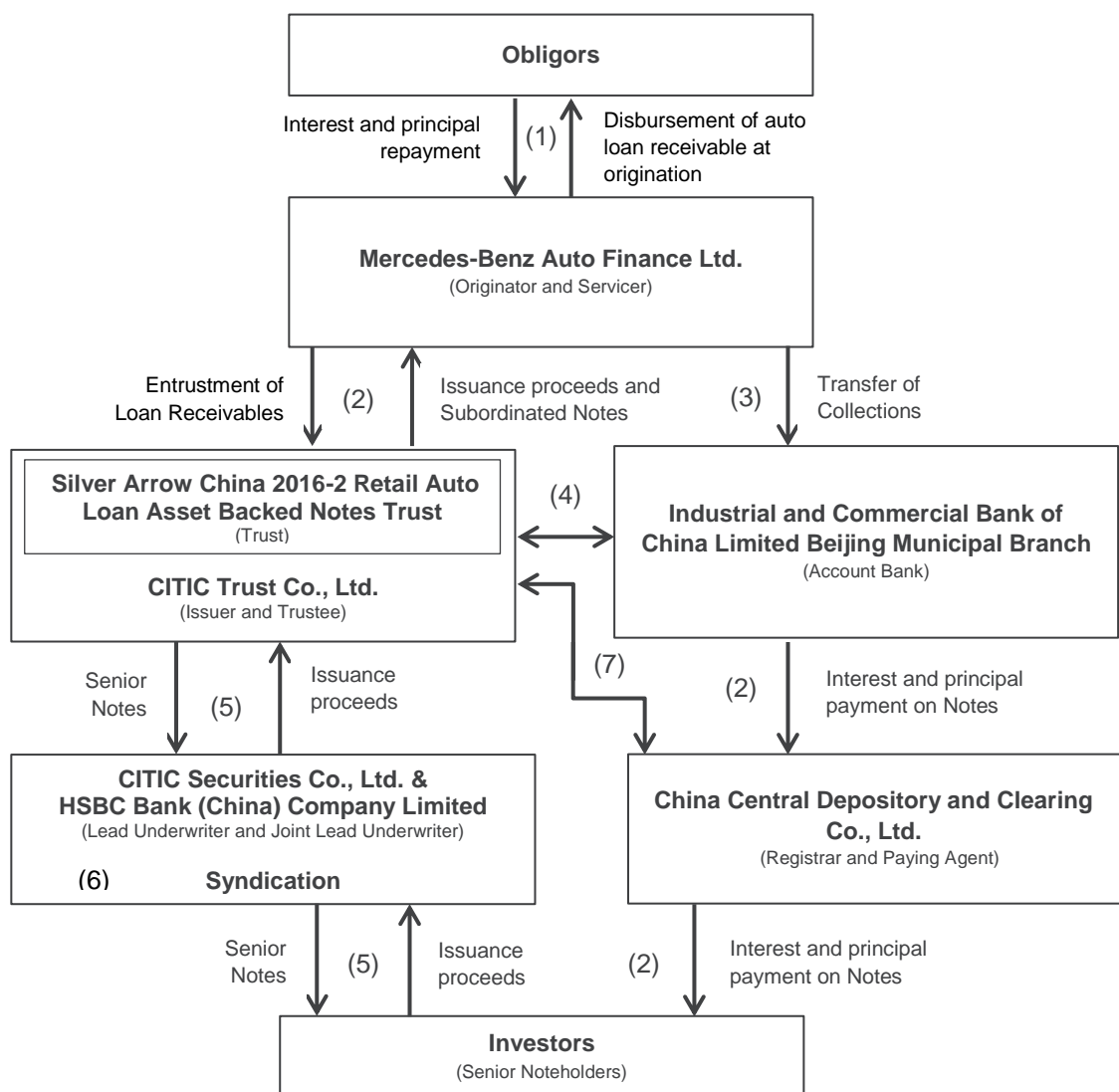
According to the Bank Account Agreement, the Trustee will instruct the Account Bank to provide bank account services for the cash assets generated by the Trust Assets.

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.

3.2 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 "MAIN CONTENT OF THE TRANSACTION DOCUMENTS AND MAIN RIGHTS AND OBLIGATIONS OF THE PARTIES- Main contents of the Transaction Documents- Trust Agreement" for more details.
(3)	Servicing Agreement (Parties: Servicer and Trustee/Issuer) Please refer to "MAIN CONTENT OF THE TRANSACTION DOCUMENTS AND MAIN RIGHTS AND OBLIGATIONS OF THE PARTIES- 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 “MAIN CONTENT OF THE TRANSACTION DOCUMENTS AND MAIN RIGHTS AND OBLIGATIONS OF THE PARTIES- Main contents of the Transaction Documents- Bank Account Agreement” for more details.
(5)	Underwriting Agreement (Parties: Lead Underwriter, Joint Lead Underwriter, Trustee/Issuer and Originator) Please refer to “MAIN CONTENT OF THE TRANSACTION DOCUMENTS AND MAIN RIGHTS AND OBLIGATIONS OF THE PARTIES- Main contents of the Transaction Documents- Underwriting Agreement” for more details.
(6)	Syndication Agreement (Parties: Lead Underwriter, Joint Lead Underwriter and Underwriters)
(7)	CCDC Agreement (Parties: Paying Agent/Registrar and Trustee/Issuer)

3.3 Overview of the Transaction Parties

(1) Grantor, Originator and Servicer

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	5F 601-1, 6F 701, 7F 801, 8F 901, Tower 3, 8 Wangjing Road, Chaoyang District, Beijing 100102
Legal representative	恩腾曼 (Klaus Entenmann)
Registered capital	RMB 5,482,758,621

General

MBAFC was established in Beijing in September 2005. Initially, MBAFC was wholly owned by Daimler AG, and was a part of the Daimler Financial Services Group under Daimler AG.

In May 2015, upon the approval of the regulatory authority, MBAFC successfully brought in Daimler Greater China Ltd. (hereinafter, "Daimler Greater China") as a new shareholder. As of the Signing Date, the capital contributions made by Daimler AG and Daimler Greater China, as well as their respective share of the registered capital, are as follows: Daimler AG has contributed two billion eight-hundred sixty-two million Renminbi (RMB2,862,000,000), accounting for 52.2% of the registered capital; Daimler Greater China has contributed two billion six-hundred twenty million seven-hundred fifty-eight thousand six-hundred twenty-one Renminbi (RMB2,620,758,621), accounting for 47.8% of the registered capital.

History of Mercedes-Benz Auto Finance Ltd.

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

MBAFC is dedicated to provide financial support and insurance solutions for dealers and customers of Mercedes-Benz and smart passenger cars and Daimler branded commercial vehicles (including vans) through its authorised dealership network in China. MBAFC's target customers are retail customers, small businesses, corporates and dealerships.

Financial Information

Certain financial information for MBAFC from December 2013 to June 2016 is set forth below. The financial information for 2013, 2014 and 2015 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 second quarter of 2016 was provided by MBAFC.

	As of June 30 ⁽¹⁾ ,	As of December 31 ⁽¹⁾ ,		
	2016 ⁽²⁾	2015	2014	2013
Total Assets	53,780,464	50,292,730	33,969,546	22,467,922
Shareholder's Equity	8,733,156	8,152,233	3,554,202	3,282,803
Net Income	580,923	448,031	271,399	186,674

⁽¹⁾ Amounts in '000 RMB

⁽²⁾ Unaudited

MBAFC's main regulatory indicators as of June 2016 are as follows:

	As of June 30,
	2016
Capital adequacy ratio	19.38%
Core capital adequacy ratio ⁽¹⁾	18.49%
Non-performing loan ratio ⁽²⁾	0.38%

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

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

Loan Products

MBAFC offers three types of loan products to retail customers: standard products, campaign products, and used 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% of the vehicle transaction price and flexible finance terms ranging from 12 to 60 months; (ii) star approval products up to a maximum loan amount of 500,000 RMB require a minimum down-payment of at least 50% of the vehicle transaction price, and offer finance terms between 2 and 48 months; (iii) 50/50 products require a low monthly payment consisting of interest only, a down-payment of 50% of the vehicle transaction price and a final balloon of the same amount. The finance term ranges between 12 and 24 months. The final balloon payment can be settled through a one-off payment or an extension of the tenor with a new repayment plan, subject to the credit approval of MBAFC; (iv) Dealer Buy Down (DBD) products provide customers with a low interest rate due to dealer's buy-down. Customers pay a minimum down-payment of 20% of the vehicle transaction price, followed by equal monthly payments during a contract term ranging between 12 and 60 months.

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 also contains four sub-categories: regular campaign products, star approval campaign products, 50/50 campaign products and DBD campaign products.

Used car product. This product applies to the Star Elite Mercedes-Benz passenger cars and smart vehicles. The age of the vehicle is limited to a maximum of 5 years and the mileage should not exceed 120,000 km. Customers pay a minimum down-payment of 30% of the vehicle transaction price, followed by equal monthly payments during a contract term of up to 36 months. A maximum of 50% balloon payment is at the customer's option. For show-case cars a minimum down-payment of 30% of the vehicle transaction price applies and the loan contract terms range from 12 to 36 months.

Historical Data

Portfolio and Acquisition

MBAFC's portfolio has been growing rapidly in the past few years. By the end of 2015, the business network of MBAFC covered 232 main cities and 256 surrounding cities in China and the number of dealers was 472. From the end of 2011 to the end of 2015 the number of outstanding contracts increased by over 350% and the number of acquisitions more than tripled. This trend is also reflected in the number of employees increasing by over 200% since 2010. In 2015, the number of contracts reached more than 200,000 units, hereof more than half are newly acquired in 2015. The penetration rate (i.e. the percentage of cars financed by MB in China through auto loans against the total amount of cars sold) increased significantly since 2010. All in all, the penetration rate reached 30.7% in 2015.

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⁽¹⁾

	For the Year Ended December 31,				
	2015	2014	2013	2012	2011
Number of receivables acquired	117,019	75,221	36,077	30,591	31,400
Amount Financed	31,789,849,572	23,149,375,621	9,778,464,220	9,838,020,375	12,682,818,434
New	31,721,194,710	23,086,463,348	9,736,395,983	9,774,352,486	12,647,759,457
Pre-owned	68,654,861	62,912,273	42,068,238	63,667,889	35,058,976
Balloon	2,793,308,977	2,194,221,731	1,465,438,709	1,374,617,080	1,402,174,409
Non-balloon	28,996,540,595	20,955,153,890	8,313,025,511	8,463,403,295	11,280,644,024
	For the Six Months Ended June 30,				
			2016	2015	
Number of receivables acquired			74,415	50,339	
Amount Financed			18,498,574,070	14,953,742,895	
New			18,477,994,488	14,917,025,256	
Pre-owned			20,579,582	36,717,639	
Balloon			791,741,474	1,377,574,870	
Non-balloon			17,706,832,596	13,576,168,025	

⁽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⁽¹⁾

	As of December 31,				
	2015	2014	2013	2012	2011
Number of receivables serviced	203,620	124,575	84,104	64,273	44,302
Period of delinquency					
31-60 days	221	178	174	177	56
61-90 days	101	85	63	51	14
91 days or more	376	267	223	158	32
Number of receivables delinquent over 30 days	698	530	460	386	102
Delinquencies as a percentage of receivables outstanding	0.34%	0.43%	0.55%	0.60%	0.23%
	As of June 30,				
			2016	2015	
Number of receivables serviced			255,459	159,582	
Period of delinquency					
31-60 days			245	231	
61-90 days			100	123	
91 days or more			339	397	
Number of receivables delinquent over 30 days			684	751	
Delinquencies as a percentage of receivables outstanding			0.27%	0.47%	

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

Loss Experience^{(1) (2)}

	For the Year Ended December 31,				
	2015	2014	2013	2012	2011
Principal Amount Outstanding	40,320,336,932	26,975,209,644	16,243,360,179	15,700,540,039	13,828,273,736
Average Principal Amount Outstanding ⁽³⁾	34,453,728,504	20,462,209,522	14,980,574,440	15,519,519,800	9,747,795,817
Principal Charge-Offs	151,515,044	104,460,178	105,343,336	50,458,713	6,770,981
Recoveries	26,863,130	27,726,026	17,024,958	2,188,105	2,090,253
Net Losses	124,651,913	76,734,151	88,318,378	48,270,608	4,680,728
Net Losses as a percentage of the Average Principal Amount Outstanding	0.36%	0.38%	0.59%	0.31%	0.05%

	For the Six Months Ended June 30,	
	2016	2015
Principal Amount Outstanding	46,159,736,305	33,764,444,475
Average Principal Amount Outstanding ⁽³⁾	43,874,820,321	31,362,172,986
Principal Charge-Offs	85,119,960	55,959,751
Recoveries	6,865,160	12,027,843
Net Losses	78,254,800	43,931,908
Net Losses as a percentage of the Average Principal Amount Outstanding (annualised)	0.36%	0.28%

⁽¹⁾ Amounts in RMB

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

⁽³⁾ 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⁽¹⁾

	2015	2014	2013	2012	2011
Mth 01	0.01%	0.02%	0.01%	0.01%	0.00%
Mth 02	0.01%	0.02%	0.02%	0.02%	0.01%
Mth 03	0.01%	0.03%	0.02%	0.05%	0.02%
Mth 04	0.03%	0.04%	0.03%	0.07%	0.03%
Mth 05	0.03%	0.06%	0.05%	0.10%	0.04%
Mth 06	0.04%	0.07%	0.06%	0.13%	0.05%
Mth 07		0.11%	0.07%	0.15%	0.06%
Mth 08		0.14%	0.08%	0.18%	0.07%
Mth 09		0.16%	0.11%	0.19%	0.10%
Mth 10		0.20%	0.13%	0.22%	0.12%
Mth 11		0.24%	0.16%	0.25%	0.18%
Mth 12		0.28%	0.18%	0.29%	0.24%
Mth 13		0.30%	0.21%	0.32%	0.28%
Mth 14		0.35%	0.23%	0.35%	0.30%
Mth 15		0.39%	0.27%	0.40%	0.38%
Mth 16		0.43%	0.29%	0.44%	0.42%
Mth 17		0.46%	0.31%	0.46%	0.46%
Mth 18		0.50%	0.35%	0.49%	0.50%
Mth 19			0.40%	0.51%	0.53%
Mth 20			0.46%	0.54%	0.56%
Mth 21			0.54%	0.56%	0.61%
Mth 22			0.57%	0.59%	0.63%
Mth 23			0.61%	0.60%	0.66%
Mth 24			0.65%	0.65%	0.71%
Mth 25			0.69%	0.67%	0.74%
Mth 26			0.72%	0.69%	0.78%
Mth 27			0.74%	0.71%	0.81%
Mth 28			0.76%	0.75%	0.84%
Mth 29			0.79%	0.76%	0.87%
Mth 30			0.81%	0.79%	0.91%
Mth 31				0.80%	0.95%
Mth 32				0.81%	0.96%
Mth 33				0.82%	0.98%
Mth 34				0.83%	0.99%
Mth 35				0.86%	0.99%
Mth 36				0.87%	1.00%
Mth 37				0.88%	1.01%
Mth 38				0.89%	1.01%
Mth 39				0.90%	1.02%
Mth 40				0.90%	1.02%

	2015	2014	2013	2012	2011
Mth 41				0.90%	1.03%
Mth 42				0.90%	1.03%
Mth 43					1.03%
Mth 44					1.03%
Mth 45					1.03%
Mth 46					1.03%
Mth 47					1.04%
Mth 48					1.04%
Mth 49					1.06%
Mth 50					1.06%
Mth 51					1.05%
Mth 52					1.05%
Mth 53					1.06%
Mth 54					1.05%
Mth 55					
Mth 56					
Mth 57					
Mth 58					
Mth 59					
Mth 60					

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

Monthly Cumulative Prepayment Rates of Vintage Pools⁽¹⁾

	2015	2014	2013	2012	2011
Mth 01	0.68%	0.60%	0.61%	0.82%	0.60%
Mth 02	0.77%	0.67%	0.70%	0.96%	0.69%
Mth 03	0.96%	0.83%	0.87%	1.08%	0.85%
Mth 04	1.15%	0.98%	1.05%	1.27%	0.96%
Mth 05	1.34%	1.13%	1.19%	1.46%	1.16%
Mth 06	1.52%	1.32%	1.36%	1.57%	1.28%
Mth 07		1.50%	1.54%	1.72%	1.46%
Mth 08		1.69%	1.68%	1.87%	1.70%
Mth 09		1.88%	1.86%	2.00%	1.92%
Mth 10		2.08%	2.01%	2.14%	2.12%
Mth 11		2.32%	2.20%	2.30%	2.31%
Mth 12		2.57%	2.39%	2.55%	2.46%
Mth 13		2.78%	2.61%	2.70%	2.64%
Mth 14		2.93%	2.74%	2.83%	2.73%
Mth 15		3.20%	2.94%	2.96%	2.91%
Mth 16		3.39%	3.14%	3.11%	3.06%
Mth 17		3.59%	3.33%	3.25%	3.27%

	2015	2014	2013	2012	2011
Mth 18		3.78%	3.52%	3.36%	3.40%
Mth 19			3.70%	3.51%	3.53%
Mth 20			3.90%	3.62%	3.66%
Mth 21			4.07%	3.74%	3.80%
Mth 22			4.21%	3.82%	3.93%
Mth 23			4.40%	3.92%	4.03%
Mth 24			4.58%	4.00%	4.16%
Mth 25			4.70%	4.09%	4.24%
Mth 26			4.77%	4.14%	4.32%
Mth 27			4.93%	4.22%	4.41%
Mth 28			5.02%	4.27%	4.50%
Mth 29			5.09%	4.31%	4.56%
Mth 30			5.19%	4.35%	4.61%
Mth 31				4.38%	4.67%
Mth 32				4.41%	4.73%
Mth 33				4.44%	4.79%
Mth 34				4.45%	4.81%
Mth 35				4.47%	4.83%
Mth 36				4.48%	4.86%
Mth 37				4.49%	4.89%
Mth 38				4.49%	4.91%
Mth 39				4.50%	4.92%
Mth 40				4.51%	4.95%
Mth 41				4.51%	4.96%
Mth 42				4.51%	4.98%
Mth 43					5.00%
Mth 44					5.01%
Mth 45					5.03%
Mth 46					5.03%
Mth 47					5.03%
Mth 48					5.04%
Mth 49					5.05%
Mth 50					5.05%
Mth 51					5.05%
Mth 52					5.05%
Mth 53					5.05%
Mth 54					5.06%
Mth 55					
Mth 56					
Mth 57					
Mth 58					
Mth 59					
Mth 60					

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

(2) Issuer and Trustee

Registration Information

The registration information of CITIC Trust is as follows:

Name in Chinese	中信信托有限责任公司
Name in English	CITIC Trust Co., Ltd.
Registered address	13F Capital Mansion, 6 Xinyuan Nanlu, Chaoyang District, Beijing, People's Republic of China
Legal Representative	Yisong Chen
Registered capital	RMB 10,000,000,000 (including USD 23,000,000)

CITIC Trust Co., Ltd. (formerly CITIC Industrial Investment Group Corp., Ltd.), a company established in Beijing on 1 March 1988, is a nationwide non-bank financial institution approved by the People's Bank of China. In 2002, CITIC Group restructured, renamed and converted CITIC Development Co., Ltd. into or as CITIC Trust & Investment Co., Ltd. in accordance with the approval of the People's Bank of China. CITIC Trust & Investment Co., Ltd. assumed all trust business related assets, liabilities and operations from CITIC Group. In 2007, in accordance with the Reply of China Banking Regulatory Commission on the Modification of Name and Business Scope of CITIC Trust & Investment Co., Ltd., CITIC Trust & Investment Co., Ltd. was renamed as "CITIC Trust Co., Ltd."

CITIC Trust has increased its capital of RMB 292,000,000, RMB 400,000,000 and RMB 8,800,000,000 in 2005, 2006 and 2014 respectively. The current registered capital of the company is RMB 10 billion (including USD 23,000,000), the shareholders of the company include CITIC Limited (80%) and CITIC Industrial Investment Group Co., Ltd.

CITIC Trust has obtained the qualification for the trustee of special purpose trusts in December 2005. Pursuant to the Reply of China Banking Regulatory Commission on the Qualification of CITIC Trust & Investment Co. Ltd. for the Trustee of Special Purpose Trusts (Yin Jian Fu [2005]), the CBRC approved CITIC Trust to be the trustee for the special purpose trusts, manage the assets of the special purpose trusts and issue asset backed notes.

CITIC Trust has a sound management structure and complete risk control system, there is an effective firewall system between its trust business and inherent business, and it strictly complies with laws and regulations such as the Trust Law, the Administrative Methods on Trustee and Administrative Measures for the Master Trust Schemes of Trust Companies, separately manages for the trust assets and inherent assets, as well as the assets of different client, and separately keep accounts for the same.

Financial Information

As of the end of 2015, the total trust assets of the company was RMB 1,022.8 billion, RMB 120.7 billion more than that of the beginning of 2014 (RMB 902.1 billion), which stood for 13.38% increase. The company has improved its ability of asset self-management, the outstanding amount of the self-management assets was around RMB 487.4 billion, which accounted for 47.65%. The quality of the assets is good.

The company performed well in the operation recently, audited 2013 to 2015 major financial statistics (including proprietary trading, non-trust) of the company are presented in the table below (except for percentage, unit of all other numbers is million RMB).

	2015	2014	2013
Total Assets	23,798.91	20,879.76	14,886.56
Outstanding Trust Assets Amount	1,022,814.96	902,074.16	729,660.79
Total Liabilities	5,801.98	2,625.53	1,857.81
Total Owner's Equity	17,996.92	18,254.23	13,028.75
Operating Revenue	10,263.00	5,659.51	5,486.84

	2015	2014	2013
Trust Fee and Commission Revenue	3,709.42	4,384.95	4,624.60
Net Profit	3,154.09	2,812.30	3,143.59
Debt Asset Ratio	24.38%	12.57%	12.48%
Net Profit Ratio of Operating Revenue	30.73%	49.69%	57.29%
Average Net Return on Assets Ratio	17.40%	17.98%	27.37%

Data Source: 2013: Annual Report, 2014 and 2015: Consolidated Annual Report.

(3) **Account Bank**

Custody services

ICBC, which provides the most diversified asset custody services in the biggest size and of the best quality, has maintained the biggest market share for 17 consecutive years. As at the end of 2015, assets under its custody had exceeded RMB 11,500 billion which is about 15% of the total market share. The size of the custody services ranks the first for 18 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 (by the end of 2015)

Total assets (RMB million): 22,209,780

Net assets (RMB million): 2,012,103

Capital adequacy ratio: 15.22%

Core capital adequacy ratio: 12.87%

Securitisation services

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 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, Driver China 2014, Huayuan 2013-1 Trust, Nongfayuan Trust, Jianyuan 2005-1 Trust, Silver Arrow China 2016-1 Auto Loan Asset Backed Notes Trust, altogether has done 7.2 billion RMB. ICBC has done custody services for automotive finance companies and has experiences in operation, procedures and payments.

(4) **Lead Underwriter**

CITIC Securities Co. Ltd. ("**CITIC**") is a leading full service investment bank in China. As the first securities company listed in both Shanghai and Hong Kong stock exchanges, CITIC maintains the leading position in business areas such as investment banking, brokerage, asset management, and investment advisory. CITIC provides diversified high quality financial services and products by prioritising the demand of clients and making the best of the powerful franchise, rich client bases and smooth market intelligence sharing. As of 31 December 2015, CITIC' total assets amounted to RMB 616.1 billion, ranking the first among all securities companies in China.

CITIC is actively promoting the securitisation business in China, for both public placement and private placement transactions. As the first investment bank that provides complete securitisation solutions,

CITIC ranks No.1 in both Chinese Inter-bank market and the exchange markets in terms of issuance size since 2012. For years, CITIC has accumulated abundant experience in assets selection, cash flow analysis, structure design, application materials preparation, product pricing and marketing. CITIC has not only underwritten securities for all types of financial institutes that have ever originated credit asset securitisation deals, including but not limited to commercial banks, policy banks, financial leasing companies, auto finance companies, and asset management companies, but also issued innovative products backed by theme park admission vouchers, account receivables, and commercial real estates in the exchange markets.

(5) Joint Lead Underwriter

Overview

HSBC Bank (China) Company Limited ("HSBC China") officially commenced operations on 2 April 2007 as the wholly owned subsidiary of The Hong Kong and Shanghai Banking Corporation Limited, making it one of the first foreign-invested banks to be incorporated in China, as well as the first foreign-invested bank to actively engage in asset-backed securities underwriting activities in the PRC as a qualified asset-backed securities underwriter in the Intra-Bank Bond Market.

Securitisation experiences

HSBC China began underwriting asset-backed securities in 2014. Since then it has successfully underwritten 19 asset-backed securities transactions, including 15 retail auto mortgage asset-backed securities transactions. HSBC China's remarkable underwriting capacity is strongly reflected in each asset-backed security it underwrites. Furthermore, HSBC China became the first foreign bank to serve as a joint lead underwriter in the PRC's onshore asset-backed securities sector due to its involvement in BMW Automotive Finance (China) Co., Ltd 's 2nd asset-backed securities project which was completed in November 2015. In 2016, HSBC China also acted as joint lead underwriter for Fuyuan 2016-1 Retail Auto Loan Asset Backed Notes, VINZ 2016-1 Retail Auto Loan Asset Backed Notes and Driver China Four Auto Loan Asset Backed Notes. HSBC China has no history of default in relation to asset-backed securitisation.

(6) Accounting Advisor

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

KPMG China has 17 offices, including KPMG Advisory (China) Limited, in Beijing, Beijing Zhongguancun, Chengdu, Chongqing, Foshan, Fuzhou, Guangzhou, Hangzhou, Nanjing, Qingdao, Shanghai, Shenyang, Shenzhen, Tianjin, Xiamen, Hong Kong and Macau, with around 10,000 professionals.

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

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

As China businesses join the global economy and international companies seek to enter the China market, KPMG's blend of international experience and local knowledge makes KPMG well- positioned to

serve the clients in this increasingly complex, but exciting market. KPMG has been involved in several institutions' asset securitisation transactions, including state-owned commercial banks, joint-stock banks, large auto finance companies, leasing companies, and other financial institutions regarding the preparation of asset securitisation projects and the reporting for approval of regulatory institutions.

(7) Rating Agencies

China Bond Rating Co., Ltd.

China Bond Rating Co., Ltd. ("**China Bond Ratings**") was founded in September 2010 by the National Association of Financial Market Institution Investors on the behest of all of its members with a registered capital of RMB 50 million. It is a new type of credit agency—the first in China to operate on the 'Investor Pays' business model, and the only 'Investor Pays' credit rating agency recognized by the People's Bank of China. China Bond Ratings aims to provide investors with independent, objective and unbiased bonds rating services, including 'original ratings' (再评级) and 'dual ratings' (双评级) for bonds.

At its inception, China Bond Ratings employed a group of analysts who had solid experience in credit rating and industry research, as well as high caliber graduates from well-known Chinese and overseas universities to serve as backup technical staff. China Bond Ratings currently has professional researchers focusing on four different industry departments and 38 sectors; in terms of composition, its staff has a reasonable mixture of backgrounds and a clearly-defined hierarchical structure, with analysts with extensive credit rating and industry experience taking the lead and top-notch graduates with degrees in economics, accounting, finances and law, etc. working as backup analysts. In terms of the number of staff, with its team of over 150 professional analysts, China Bond Ratings has grown to be one of the largest professional credit rating agencies by the number of bond market analysts.

China Bond Rating attaches great importance to the construction of its rating systems—apart from studying the current status on the construction of business systems by both domestic and foreign credit rating agencies, China Bond Ratings has also arranged for its senior staff to conduct researches on eight topics, namely, rating definitions, rating principles, rating symbol systems, rating approaches, credit policy formulations, rating model construction, rating report styles and rating quality management models, in a four-month project. Following these researches, targeted proposals were made and outside experts were also called upon to provide verifications, which gave the company some preliminary ideas on how it would construct its rating specifications, management practices and information systems. On this basis, China Bond Ratings has completed the researches and development of general rating methodologies, industry rating methodologies, debt rating methodologies and models and methodologies for innovative products. Currently, China Bond Ratings has had in place a sophisticated rating system and methodology that is suited to China's realities.

Following its establishment, through many rounds of recruitment and selection processes, China Bond Ratings has put together an innovative product specialist team comprising senior analysts who have more than five years of experience in researching and developing innovative financial products. After that, China Bond Ratings spent nearly a year to develop rating models, construct rating systems and formulate methodologies for innovative financial products. So far, China Bond Ratings has completed constructing a technical rating system for asset securitisation, and independently developed rating models and technical systems that are suited to the various securitisation products found in China.

China Bond Ratings has been involved in all issuances on the interbank market following the expansion of China's securitisation pilot program, giving it exposure to all types of underlying assets-backed bonds on the interbank market. With extensive experience in asset securitisation ratings and its team of seasoned analysts, China Bond Ratings is able to provide investors with comprehensive, consistent and comparable credit rating intelligence services.

China Lianhe Credit Rating Co., Ltd

Established in 2000 with the headquarter in Beijing, China Lianhe Credit Rating Co., Ltd. ("LCR") is one of the most professional and best organized credit rating agency in China. The company's shareholders are Lianhe Credit Information Service Co., Ltd. and Fitch Ratings.

LCR has a full range of qualifications accredited by China's governing authorities including the People's Bank of China ("PBOC"), National Development and Reform Commission ("NDRC"), China Insurance Regulatory Commission ("CIRC"). LCR is also a standing member of the National Association of Financial Market Institutional Investors ("NAFMII"). Equipped with a united, highly experienced team of committed professionals, LCR has professional rating capability and leading rating methodology. Guided by a business philosophy of "professionalism, responsibility, innovation and persistence" LCR is committed to providing objective, unbiased and scientific credit ratings to investors and regulators. LCR provides credit rating services to both state-owned conglomerates and leading regional enterprises. LCR is broadly recognized as the most credible, authoritative and influential agency in China's credit rating industry.

Awarded The Rating Agency of the Year (2015) China by The Asset.

Since the initial pilot of credit assets securitization, LCR has rated plenty of CLO issued by financial institutions, such as China Development Bank, Industrial and Commercial Bank of China, China Construction Bank, CITIC Bank, Bank of Communications, Bank of China, China Merchants Bank, Shanghai Pudong Development Bank, China Agricultural Development Bank, and non-bank financial institutions, such as auto finance companies, rental companies and financial companies, etc..

Currently, LCR is a leader in credit ratings for China's capital markets and financial institutions and benefits from its high-quality, experienced and well-structured team of experts in the field of rating asset securitisation.

(8) Tax Advisor

Ernst & Young established its Hong Kong office in 1968. The firm was permitted by the People's Republic of China ("PRC") government to establish a representative office in Beijing in 1981. 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 212,000 people in more than 150 countries and 728 offices around the globe. Our global revenues amounted to USD \$28,7 billion in the financial year 2015. Our 24 offices are located in Beijing, Shanghai, Hong Kong, Guangzhou, Shenzhen, Chengdu, Wuhan, Nanjing, Dalian, Suzhou, Qingdao, Hangzhou, Tianjin, Xiamen, Shenyang, Changsha, Xian, Macau, Hsinchu, Kaohsiung, Tainan, Taichung, Chung Li and Taipei. By creating value and building trust, we do our utmost to contribute to the success of our clients. Our "People First" principle forms the basis of our competitive advantage. Our professionals use the latest technology and professional knowledge to create value for our clients in different industries.

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.

(9) Legal Advisor

Fujian Fidelity (Shanghai) Law Firm

Fujian Fidelity Law Firm, established in 1989, currently has more than 170 lawyers, is one of the largest law firms in Fujian province and is one of the few law firms which are accredited as "Excellent Law Firm at the Ministerial Level" by the PRC Ministry of Justice and as "Excellent Law Firm of PRC" by the All China Lawyers Association. With its headquarter in Xiamen, Fujian Fidelity has now developed to have

branch offices in Xiamen University, Xiamen Huli Industrial Zone, Xiamen Xinglin Taiwan Investment Zone, Shanghai, Fuzhou, Quanzhou and Longyan. As a full services law firm, it provides a wide range of legal services in different areas. After more than 20 years' experiences, Fujian Fidelity is one of the leader in areas of M&A, insolvency & restructuring, foreign investment, finance, real estate and construction, intellectual property, public infrastructure and Taiwan-related civil and investment affairs.

Hogan Lovells International LLP

Hogan Lovells International LLP ("**Hogan Lovells**") is a global legal practice that helps corporations, financial institutions, and governmental entities across the spectrum of their critical business and legal issues globally and locally. Hogan Lovells has over 2,500 lawyers operating out of more than 45 offices in Africa, Asia, Europe, Latin America, the Middle East, and the United States.

Beijing

One of the first five foreign law firms granted a licence in Beijing in 1992, Hogan Lovells Beijing office is now one of the largest of all Beijing-based international law firms. With 7 partners and over 42 lawyers, Hogan Lovells Beijing office provides its local and international clients with a full service offering in relation to both outbound and inbound transactions.

Frankfurt

Hogan Lovells Frankfurt office enjoys an outstanding reputation in the market and has a broad offering spanning numerous practice groups. In accordance with Frankfurt's status as the second-largest financial hub in Europe, of key importance are M&A, private equity as well as banking and capital markets. Hogan Lovells Frankfurt office also provides advice in the areas of property and employment, intellectual property, litigation and arbitration as well as public commercial law. It is also from this office that its compliance group is managed.

3.4 Declarations of securitisation transaction experience and default record and declarations of affiliation of the main Transaction Parties

(1) *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. This was the first Chinese asset-backed notes originated by MBAFC. Daimler Financial Services AG ("DFS") which is in charge of MBAFC has a broad global securitisation experience. As of today DFS is active with securitisation programs in 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

To date, CITIC Trust has rich experience on the management of credit assets, and has acted as the trust company and issued the first two MBS transactions in China, Jian Yuan 2005-1 Personal Housing Mortgage Loan Securitisation Trust and Zhao Yuan 2008-1 Credit Asset Securitisation Trust. In this round of expanded pilot run of asset securitisation since August 2013, the company took market opportunity and has deepened its co-operation with banks and asset management companies and other financial institutions, it has expanded its credit asset securitisation business. In addition, it has also acted as the trust company and successfully issued Huayi China 2014-1 Auto Loan Asset Backed Notes Trust, Huayi China Second Auto Loan Asset Backed Notes Trust, Huayi China Third Auto Loan Asset Backed Notes Trust and Silver Arrow China 2016-1 Auto Loan Asset Backed Notes Trust transactions, it has gathered rich experiences in auto loan securitisations.

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, Driver China 2014, Huayuan 2013-1 Trust, Nongfayuan Trust, Jianyuan 2005-1 Trust, Silver Arrow China 2016-1 Auto Loan Asset Backed Notes Trust, altogether has done 7.2 billion RMB.

(2) Default record

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

(3) Declarations of affiliation

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

During the ordinary course, the Originator, the Trustee, the Lead Underwriter, the Joint Lead Underwriter 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.

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

(1) Loan Origination

MBAFC provides retail loans to purchasers of Mercedes-Benz and smart passenger cars and Daimler branded commercial vehicles (including vans) through its authorised dealership network in China. MBAFC originates retail loans with terms between 12 and 60 months. As required by CBRC regulation, the customers financing a passenger car are required to make a down-payment of at least 20% 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 loan origination process begins at the authorised dealership. The salesperson at the dealership recommends a MBAFC Finance or Lease product to the end customer and refers the customer to the Financial & Insurance Consultant ("F&I"). F&Is are employees of either MBAFC or the dealerships and are responsible for performing the initial check and registration process. The customer must provide identification and other supporting documents to the F&I. The F&I then submits the credit application electronically through Customer Application Platform (CAP), a front end proposal system. MBAFC assesses the creditworthiness of each applicant based on a Credit File Check List and Credit File Checking Points. All documents are further checked for accuracy and completeness according to Activation Documents Check Points. Once the application is approved, the F&I prints the contract from CAP and signs the contract with the customer. Each customer is obligated to purchase certain coverage out of insurance partners recommended by MBAFC. Afterwards, the contract is submitted to Operations via CAP for activation and funding. The payment to the dealer is only made after the mortgage on the vehicle has been registered. The dealer can deliver the vehicle and process the mortgage after receiving payment in case he has signed a Dealer Guarantee Agreement under which he stays liable to MBAFC for any risks on the loan until the mortgage registration is completed. Then the original contract is delivered to MBAFC. Finally, the completed file is imaged and certain original paper documents are stored with an outsource provider for operational documentary services.

The Credit, Operations and Collections departments are all involved in the loan origination process. The Retail Credit Department deals with daily incoming retail loan applications and performs the credit analysis according to Daimler's strict global policies, using the information provided on the credit application, the relevant credit bureau data and the proposed terms of the loan. The Retail Operations Department is grouped into Contract Activation ("CTA") and Contraction Management ("CTM"). CTA is responsible for the activation of all new contracts, covering passenger cars, commercial vehicles and fleet business. CTM handles all tasks after contract activation, including return files, mortgage related

tasks, PBOC reporting and direct debit collection. The Retail Collections Department is responsible for resolving delinquent accounts by bringing and keeping them current while providing a professional, respectful and dignified interaction with each customer.

(2) Credit Underwriting 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 stage and final manual verification.

Additionally, MBAFC verifies the authenticity of particular documents, performs internet searches by using specific trusted websites to validate customer information and obtain employment verification from their HR department. Once a document is detected as potentially fraudulent, further fraud investigation is carried out by a Fraud Detection Specialist ("FDS"). The investigation involves phone verification with Borrowers, Guarantor and the F&I, and may require supplementary documents or a home visit by the F&I/home visit agency.

In 2013, a brand new automatic scoring system was developed on the basis of the new scoring card and amended business policy. The scoring card has been developed by external suppliers according to the 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 is a type of risk evaluation which is made on the basis of MBAFC's credit evaluation data for specific customers through variables determined by statistics. Based on the loan application information of individual applicant and the relevant data relating to the applicant provided by the PBOC credit system, an internal scoring system shall calculate a composite scoring result for the score cards. The scores range from 1 to 1000 and are to be categorised into four classes, namely A, B, C and D. A is the highest class and the different classes shall be determined by scores. 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. Score cards 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.

The second stage is manual approval. After the system delivers credit evaluation, the system outcome and relevant information will be submitted to credit analysts of the application platform and be subject to their final approval. Since July 2015 the scoring system also allows for auto-approvals for high quality loan applications.

For non-auto approved loan applications, the final credit decision comes from a credit analyst after taking score cards, policy rules, and documents provided into consideration. The final credit decision could be approved, conditioned or rejected. Approvals concerning loans with a negative system recommendation require the 4-eyes re-check principle. 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.

(3) Form of Security

Vehicle Registration Certificate is the official method of capturing all mortgages. The dealer assists the customer in obtaining a Vehicle Registration Certificate that includes the registration of the mortgage in the name of MBAFC. The mortgage registration process will be conducted within 30 days after the activation of the contract. Moreover, obligors of certain loans are required to provide guarantees by third parties or having co-borrowers.

(4) Servicing Responsibility for the Entrusted Loan Receivables

MBAFC, acting as the servicer for the Silver Arrow China 2016-2 Retail Auto Loan Asset Backed Notes Trust, will continue to pursue, inter alia, the collection management process on behalf of the Issuer according to a Servicing Agreement between inter alia, the Servicer and the Issuer.

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

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

(5) Collection and Servicing Procedures

General

MBAFC has established an effective and competent Operations organisation 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 and collection, PBOC uploading, mortgage status monitoring and mortgaging process support as well as closing of contracts.

Customer Service is responsible for addressing customer requests. It has specific teams that handle early terminations, natural pay offs, mortgage discharge follow-ups, delinquency explanations and the payment schedule document management as well as customer contact and complaint management.

Collections are responsible for customers that are either delinquent or in default. Collection activities include collections via telephone, home visit, outsourcing loan collections to third parties (delinquent amounts or all of the outstanding amounts under the relevant contract), vehicle repossessions, litigations, write-offs on accounts and fraud topics. It is structured into three sub-divisions based on the delinquency lifecycle: Early Collection, Late Collection as well as Litigation and Charge-Off Collection.

MBAFC's collection management process is started as soon as the relevant customer has missed one payment. Customers classified as high risk are given priority in the process, whereas the related risk is calculated in accordance with a defined IT-based decision tree. At Early Collections stage, the collection activities mainly include reminder SMS, phone calls and home visits by the Early Collection Team. If the client has not remedied the contract within 60 days after the first payment is unpaid, the relevant contract will be passed on to the Long-Term Collection Team and outsourced agents according to the collection strategy.

A customer may request for a payment restructure during collection activities to change the monthly payment and the loan tenor. The Collection Officer will carry out a new analysis of such customer in order to determine whether it increases the likelihood of MBAFC getting repaid, and whether the risk

situation improves or not. After the request is approved by the Credit Department, a restructure schedule will be offered to the customer.

A restructuring could include an increase of the loan tenor, a rescheduling of the monthly payment or deferring of the final payment or the transfer of unpaid amounts to another qualified party.

If a customer becomes delinquent for 90 days or there is any other event of default, an early termination of the contract may be carried out and the customer has to return the vehicle to MBAFC. Otherwise an external recovery agent shall be authorized to request the customer to pay all unpaid amounts, and, if necessary, to repossess the vehicle.

The used vehicle sales department is responsible for the sale of the repossessed vehicles. Repossessed vehicles are mainly sold to the dealers of MBAFC. After having realized all recoveries from the related collateral, any remaining unpaid amounts shall be charged off.

When the customer becomes delinquent for 180 days, the account would be required to be charged-off. Continuing efforts would be made to collect the amount charged-off via internal or external collection activities as feasible.

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 (95%). For DD payments, customers are required to have a bank account with one of nine large banks including ICBC and CCB. The DD account is established for every new loan in the contract management system ("CMS") to enable the direct withdrawal from the customer's account to the MBAFC account. EFT (5%) requires a manual input of the receipt into CMS after double-confirming the receipt with the customers.

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 termination fee. In case of unscheduled repayments, the customer can choose between a payment reduction and a payment suspension. The loan contract would be restructured once the customer's outstanding loan is partially redeemed and the customer receives a new payment schedule.

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.

3.6 Main content of the Transaction Documents and main rights and obligations of the Parties

(1) Main contents of the Transaction Documents

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. 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.

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.

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 0.5% per annum. For as long as a Person other than MBAFC acts as the Servicer, the Servicing Fee shall be 1.0% 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.

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 CITIC 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.

Underwriting Agreement

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

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

Servicer

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

Account Bank

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

Lead Underwriter and Joint Lead Underwriter

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

CCDC

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

Syndication

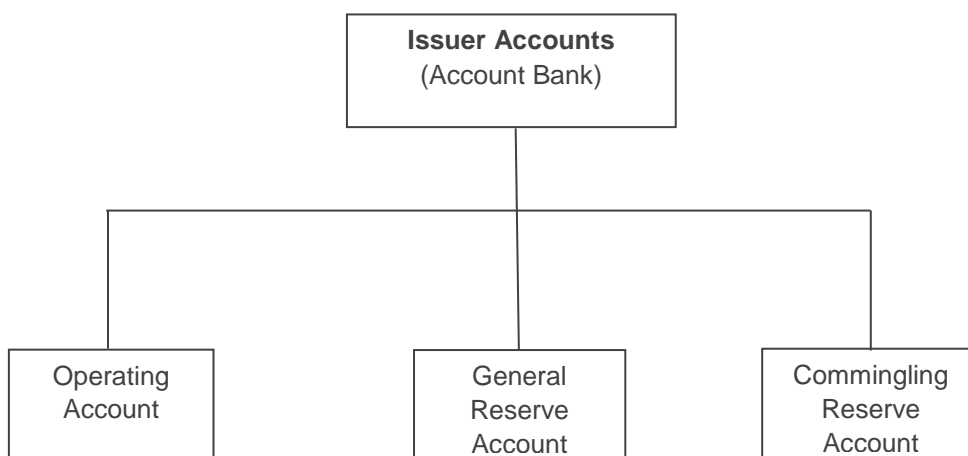
- to participate in the book building process as the subscriber
- to obtain the commission
- to syndicate and place the Senior Notes

3.7 Allocation mechanism of cash-flow

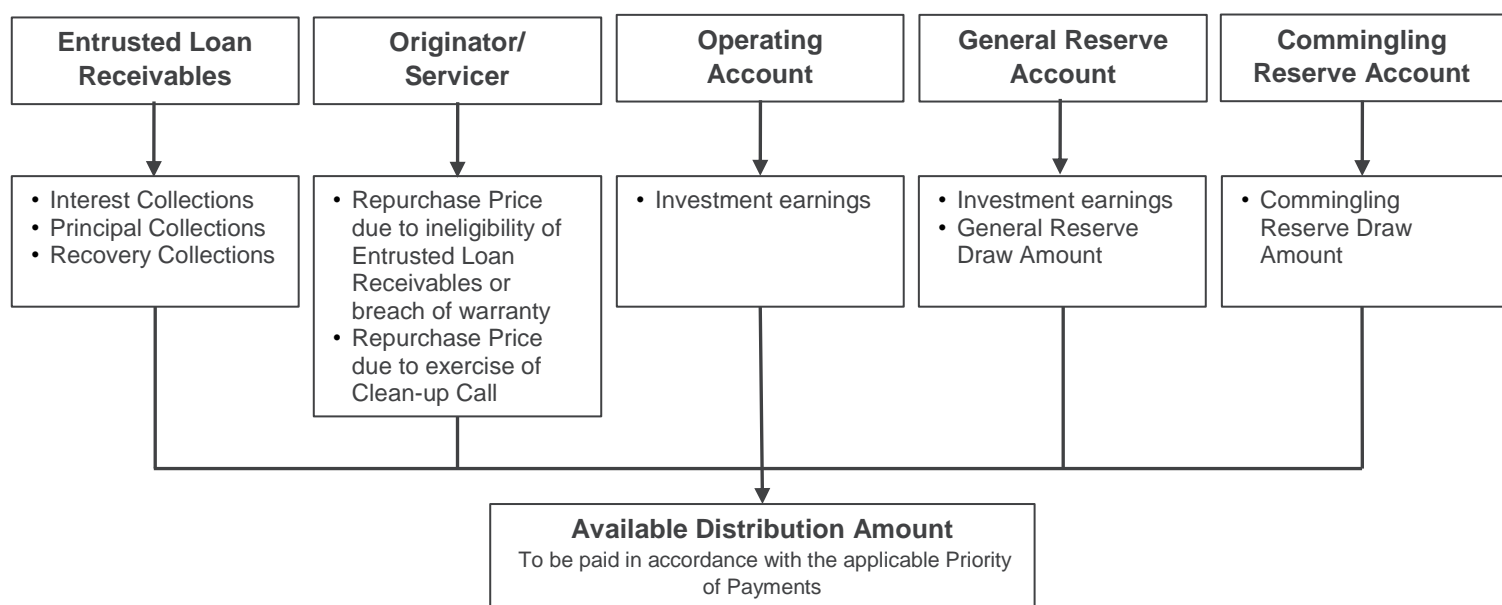
The graphics below are inserted only to provide a direct visualisation of information such as, among others, the accounts opened and the cash flow payment sequence involved in the Transaction. Please read the relevant sections of this Offering Circular for more details.

(1) **Accounts opened**

In the Transaction, the Issuer Accounts with the Account Bank are opened in the name of CITIC 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 and the Commingling Reserve Account.



Available Distribution Amount and Issuer Accounts



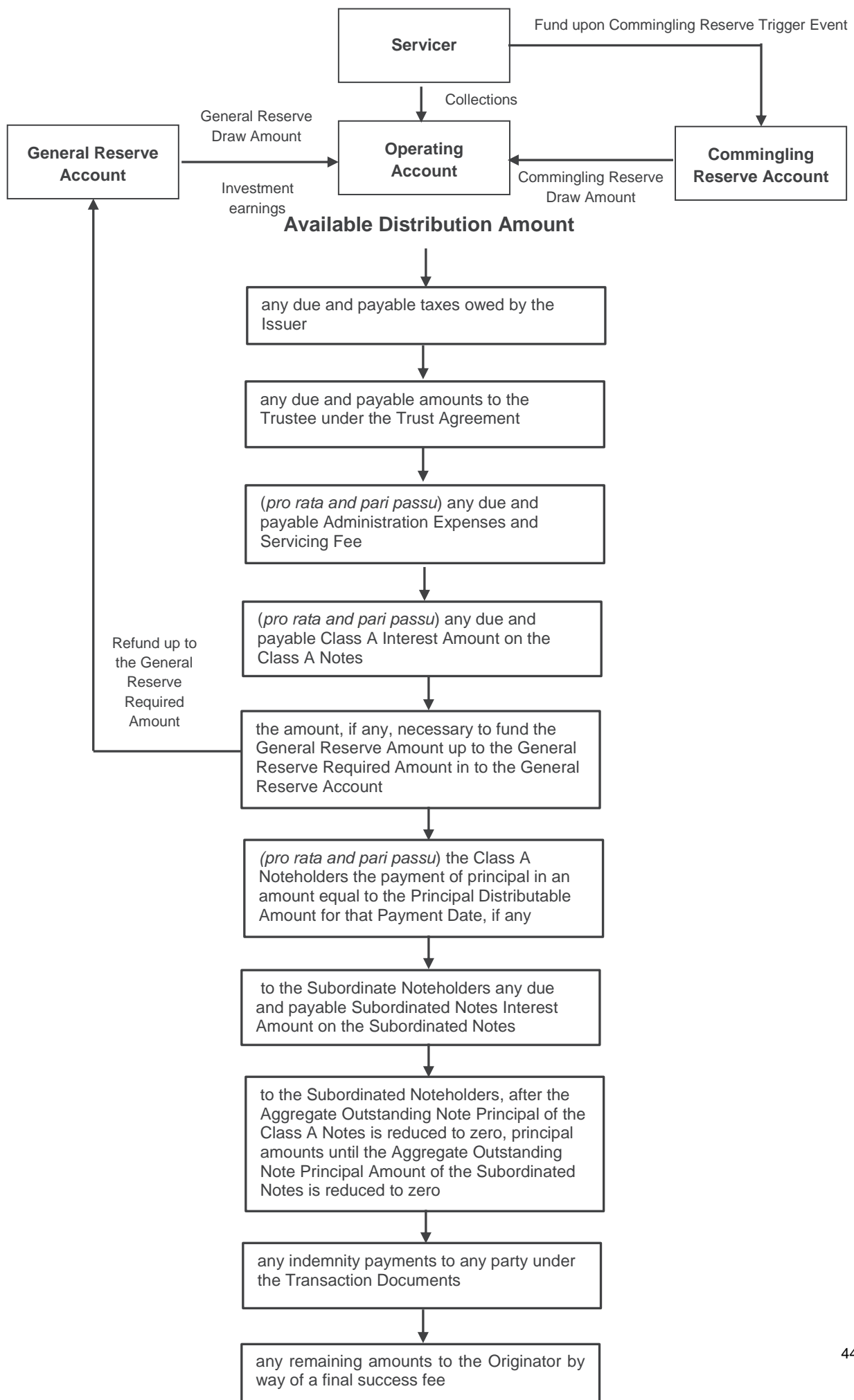
(2) **Sequence of cash payments**

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 up to the General Reserve Required Amount in to the General Reserve Account;
- (vi) (*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;
- (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:

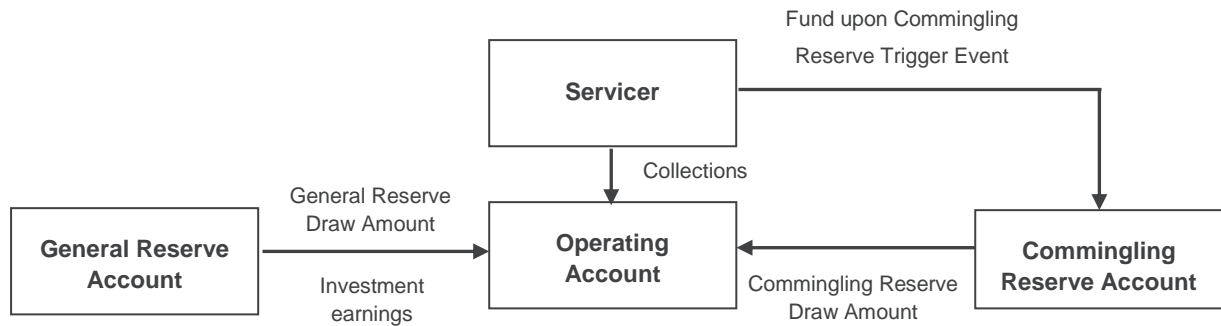


b. Post-enforcement Priority of Payments

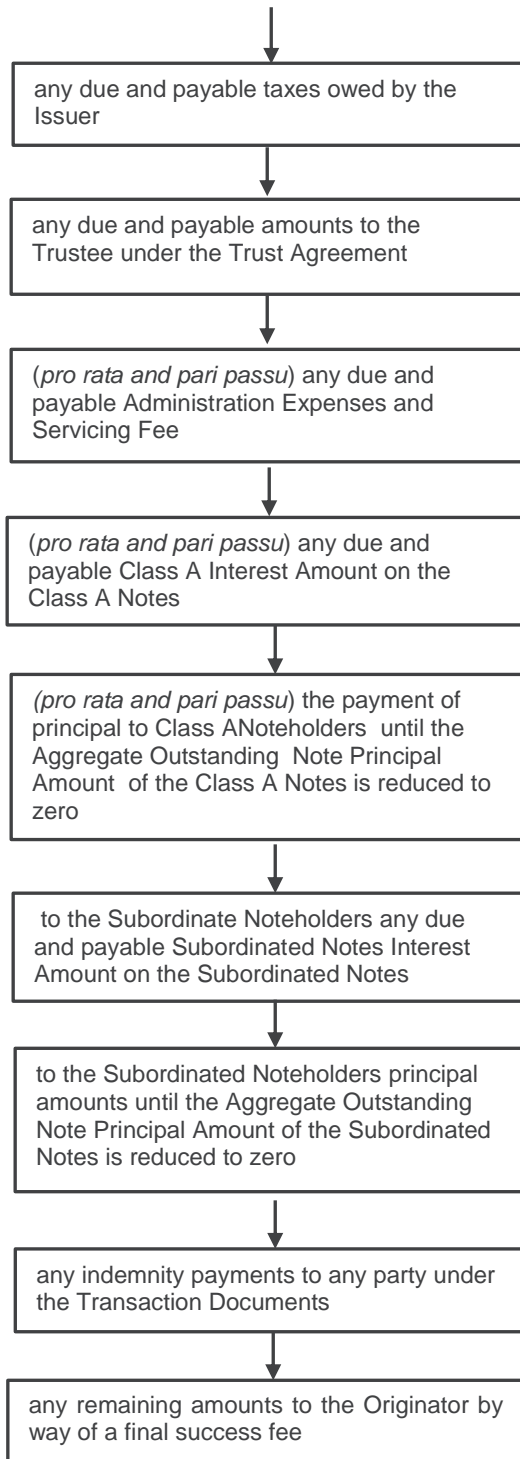
Upon the occurrence of an Enforcement Event, the Trustee will apply the Available Distribution Amount on each Payment Date towards the discharge of the claims of the Noteholders and the other creditors of the Issuer in accordance with the following Post-enforcement Priority of Payments:

- (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:



Available Distribution Amount



3.8 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 514,655,198.29, or approximately 10.88% of the Adjusted Pool Balance as of the 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 will be 10.88% of the Adjusted Pool Balance as of the Cut-Off Date.

(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.

The Yield Supplement Overcollateralisation Amount will be calculated as of the Cut-Off Date for all future Payment Dates and will not be re-calculated to give effect to delays, defaults or prepayments.

(3) Creation of the General Reserve Account

The General Reserve Account will be opened 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 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 4,006,000,000.00, 95.0%

Subordinated Notes: RMB 210,842,105.26, 5.0%.

The Senior Notes and the Subordinated Notes represent the Senior Interests and the Subordinated 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.

3.9 Form of organisation and rights of the Controlling Noteholders' Meeting

(1) Controlling 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. The meeting may be held as a physical meeting or by means of telecommunication.

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) 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.

(4) 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.

(5) Voting and resolutions

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.

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).

3.10 **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 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)
July 2016				4,763,042,013.59
August 2016	4,763,042,013.59	224,663,374.77	19,840,653.85	4,538,378,638.82
September 2016	4,538,378,638.82	225,648,288.50	18,870,155.24	4,312,730,350.32
October 2016	4,312,730,350.32	227,025,634.26	17,894,903.36	4,085,704,716.06
November 2016	4,085,704,716.06	224,432,422.44	16,914,430.82	3,861,272,293.62
December 2016	3,861,272,293.62	221,125,275.97	15,943,122.07	3,640,147,017.65
January 2017	3,640,147,017.65	216,504,679.42	14,985,509.82	3,423,642,338.23
February 2017	3,423,642,338.23	209,686,824.06	14,046,508.27	3,213,955,514.17
March 2017	3,213,955,514.17	207,511,238.80	13,140,681.71	3,006,444,275.37
April 2017	3,006,444,275.37	203,360,574.73	12,245,609.97	2,803,083,700.64
May 2017	2,803,083,700.64	198,975,340.98	11,370,586.04	2,604,108,359.66
June 2017	2,604,108,359.66	193,397,085.51	10,516,373.64	2,410,711,274.15
July 2017	2,410,711,274.15	189,393,497.80	9,688,802.79	2,221,317,776.35
August 2017	2,221,317,776.35	184,365,760.69	8,881,511.19	2,036,952,015.66
September 2017	2,036,952,015.66	178,504,378.45	8,100,406.78	1,858,447,637.21
October 2017	1,858,447,637.21	170,312,755.33	7,348,105.58	1,688,134,881.88
November 2017	1,688,134,881.88	163,243,632.36	6,635,520.30	1,524,891,249.52
December 2017	1,524,891,249.52	154,179,317.23	5,957,249.01	1,370,711,932.29
January 2018	1,370,711,932.29	143,462,254.52	5,320,277.77	1,227,249,677.77
February 2018	1,227,249,677.77	132,204,998.34	4,730,957.31	1,095,044,679.43
March 2018	1,095,044,679.43	124,993,893.12	4,191,487.40	970,050,786.31
April 2018	970,050,786.31	117,702,266.69	3,686,425.79	852,348,519.62
May 2018	852,348,519.62	110,863,227.67	3,214,425.02	741,485,291.95
June 2018	741,485,291.95	103,194,931.91	2,774,032.40	638,290,360.04
July 2018	638,290,360.04	96,938,770.57	2,367,342.43	541,351,589.47
August 2018	541,351,589.47	90,294,517.23	1,989,820.07	451,057,072.24
September 2018	451,057,072.24	83,617,344.02	1,642,829.82	367,439,728.22
October 2018	367,439,728.22	75,832,882.11	1,326,113.59	291,606,846.11
November 2018	291,606,846.11	69,614,689.36	1,044,335.35	221,992,156.75
December 2018	221,992,156.75	61,242,008.37	788,767.32	160,750,148.38
January 2019	160,750,148.38	51,072,544.96	565,857.08	109,677,603.42
February 2019	109,677,603.42	37,935,851.50	381,804.48	71,741,751.92
March 2019	71,741,751.92	31,806,420.49	250,107.30	39,935,331.43
April 2019	39,935,331.43	22,118,600.37	141,445.79	17,816,731.06
May 2019	17,816,731.06	12,424,272.96	69,454.23	5,392,458.10
June 2019	5,392,458.10	861,843.96	29,879.01	4,530,614.14
July 2019	4,530,614.14	780,436.98	24,919.85	3,750,177.16
August 2019	3,750,177.16	635,478.59	20,463.10	3,114,698.57
September 2019	3,114,698.57	555,908.86	16,935.49	2,558,789.71
October 2019	2,558,789.71	476,973.56	13,844.06	2,081,816.15
November 2019	2,081,816.15	435,165.45	11,239.54	1,646,650.70
December 2019	1,646,650.70	382,602.76	8,836.20	1,264,047.94
January 2020	1,264,047.94	293,774.61	6,804.12	970,273.33

February 2020	970,273.33	225,804.05	5,223.72	744,469.28
March 2020	744,469.28	218,901.18	4,039.11	525,568.10
April 2020	525,568.10	177,617.59	2,892.82	347,950.51
May 2020	347,950.51	131,074.45	1,955.46	216,876.06
June 2020	216,876.06	62,302.10	1,264.41	154,573.96
July 2020	154,573.96	31,577.43	900.68	122,996.53
August 2020	122,996.53	22,310.83	716.44	100,685.70
September 2020	100,685.70	22,440.78	586.49	78,244.92
October 2020	78,244.92	22,571.50	455.77	55,673.42
November 2020	55,673.42	22,702.98	324.29	32,970.44
December 2020	32,970.44	22,834.80	192.47	10,135.64
January 2021	10,135.64	10,135.64	59.55	0.00
Total		4,763,042,013.59	247,017,146.17	

Chapter 4 OVERALL INFORMATION OF THE PORTFOLIO

4.1 Trust Asset selection criteria

(1) Eligibility Criteria

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

- (i) such Loan Receivable has been originated by the Originator pursuant to a Loan Agreement governed by PRC Law;
- (ii) 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;
- (iii) each Obligor to which such Loan Receivable relates is a resident of the PRC;
- (iv) each Loan Receivable is secured by a mortgage over the relevant Financed Vehicle with MBAFC being the first priority mortgagee; the vehicle registration certificate of each vehicle to which such Loan Receivable relates is held by the Originator;
- (v) 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;
- (vi) such Loan Receivable can be and by the Issue Date will have been validly transferred to the Issuer by way of sale and assignment according to the relevant Loan Agreement, such transfer is not subject to any legal restriction which prevents the valid transfer thereof to the Issuer;
- (vii) such Loan Receivable is free of third party rights, including any set-off rights, any defence, retention or revocation rights of the relevant Obligor;
- (viii) such Loan Receivable constitutes the legal, valid and binding obligations of the Obligor(s), enforceable against the Obligor(s) in accordance with its terms;
- (ix) the receivables are denominated in RMB;
- (x) the Financed Vehicles are classified as Mercedes-Benz or smart passenger cars or vans by MBAFC;
- (xi) such Loan Receivable gives rise to monthly instalment payments;
- (xii) the interest rate applicable to each Loan Receivable is fixed;
- (xiii) each Loan Receivable has a seasoning above or equal to one month;
- (xiv) according to MBAFC's records, the Obligor is not insolvent;
- (xv) each Loan Receivable is classified as "Normal" according to the 5-grade CBRC classification;
- (xvi) at origination, the relevant Obligor is not an employee of MBAFC;
- (xvii) 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;
- (xviii) each Loan Receivable requires the Obligor to maintain insurance on the Financed Vehicle;

(xix) As of the Cut-Off Date, no Loan Receivable is overdue and no Loan Receivable has been delinquent for more than thirty (30) days in a row; and

(xx) each Loan Agreement has specific repayment plans.

(2) **Originator Loan Warranties**

As of the Closing Date the Originator represents and warrants the following:

- (a) that all Entrusted Loan Receivables comply with the Eligibility Criteria as of the 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 Financed Vehicle's 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.

4.2 **Trust Asset statistics**

The Trust Asset statistics as of the Cut-Off Date are set forth below.

Features of the number and amount of the Trust Assets

Number of Loans		28,040
Number of Borrowers		28,025
Initial Pool Balance	(RMB)	4,763,042,013.59
Total Original Principal Balance	(RMB)	7,715,136,406.01
Outstanding Principal Balance		
Average (Loan)	(RMB)	169,865.98
Average (Borrower)	(RMB)	169,956.90
Highest	(RMB)	1,282,673.99
Lowest	(RMB)	5,460.00
Original Principal Balance		
Average	(RMB)	275,147.52
Highest	(RMB)	2,168,600.00
Lowest	(RMB)	24,680.00
Interest Rate		
Weighted Average⁽¹⁾		5.00%
Highest		11.45%
Lowest		0.00%
Weighted Average Original Term (months)⁽¹⁾		34.99
Remaining Term (months)		
Weighted Average⁽¹⁾		24.27
Highest		54.00
Lowest		2.00
Weighted Average Seasoning (months)⁽¹⁾		10.72
New Vehicle Percentage		100.00%

Total Vehicle Value	(RMB)	12,446,392,425.62
Weighted Average LTV⁽²⁾ Ratio at Origination⁽¹⁾		62.96%
Weighted Average Age of Borrower (years)⁽¹⁾		39.35
30-40 Years borrower percentage		38.43%
Weighted Average Borrower Annual Income⁽¹⁾	(RMB)	1,722,944.79
Weighted Average DTI⁽³⁾		6.65

⁽¹⁾ Weighted by the principal balance of each loan as of the Cut-off Date

⁽²⁾ 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

⁽³⁾ Calculated as borrower annual income over the outstanding principal balance as of the Cut-Off Date and then weighted by the principal balance of each loan as of the Cut-off Date

Chapter 5 DISTRIBUTION INFORMATION OF THE PORTFOLIO

5.1 Loan Distribution

Original principal balance

Original Principal Balance	Aggregate Principal Balance as of the Cutoff Date (RMB)	Percentage of Principal Balance as of Cutoff Date	Number of Loans	Percentage of Total Number of Loans
> (RMB) 0.00 and <= (RMB) 50,000.00	874,718.00	0.02%	31	0.11%
> (RMB) 50,000.00 and <= (RMB) 100,000.00	72,650,202.32	1.53%	1,446	5.16%
> (RMB) 100,000.00 and <= (RMB) 150,000.00	329,434,164.88	6.92%	3,401	12.13%
> (RMB) 150,000.00 and <= (RMB) 200,000.00	676,491,691.07	14.20%	5,426	19.35%
> (RMB) 200,000.00 and <= (RMB) 250,000.00	830,200,816.28	17.43%	5,431	19.37%
> (RMB) 250,000.00 and <= (RMB) 300,000.00	747,257,557.44	15.69%	4,908	17.50%
> (RMB) 300,000.00 and <= (RMB) 350,000.00	324,340,155.46	6.81%	1,900	6.78%
> (RMB) 350,000.00 and <= (RMB) 400,000.00	217,146,273.72	4.56%	971	3.46%
> (RMB) 400,000.00	1,564,646,434.42	32.85%	4,526	16.14%
Total	4,763,042,013.59	100.00%	28,040	100.00%

Outstanding principal balance

Outstanding Principal Balance	Aggregate Principal Balance as of the Cutoff Date (RMB)	Percentage of Principal Balance as of Cutoff Date	Number of Loans	Percentage of Total Number of Loans
> (RMB) 0.00 and <= (RMB) 50,000.00	75,088,766.00	1.58%	2,261	8.06%
> (RMB) 50,000.00 and <= (RMB) 100,000.00	360,077,716.37	7.56%	4,613	16.45%
> (RMB) 100,000.00 and <= (RMB) 150,000.00	989,863,137.98	20.78%	7,906	28.20%
> (RMB) 150,000.00 and <= (RMB) 200,000.00	1,058,238,538.39	22.22%	6,099	21.75%
> (RMB) 200,000.00 and <= (RMB) 250,000.00	573,922,463.95	12.05%	2,596	9.26%
> (RMB) 250,000.00 and <= (RMB) 300,000.00	391,797,570.24	8.23%	1,437	5.12%
> (RMB) 300,000.00 and <= (RMB) 350,000.00	321,414,348.61	6.75%	992	3.54%
> (RMB) 350,000.00 and <= (RMB) 400,000.00	275,309,169.17	5.78%	738	2.63%
> (RMB) 400,000.00	717,330,302.88	15.06%	1,398	4.99%
Total	4,763,042,013.59	100.00%	28,040	100.00%

CBRC Five categories

CBRC Loan Classification	Aggregate Principal Balance as of the Cutoff Date (RMB)	Percentage of Principal Balance as of Cutoff Date	Number of Loans	Percentage of Total Number of Loans
Performing	4,763,042,013.59	100.00%	28,040	100.00%
Total	4,763,042,013.59	100.00%	28,040	100.00%

Interest rate type

Interest Rate Type	Aggregate Principal Balance as of the Cutoff Date (RMB)	Percentage of Principal Balance as of Cutoff Date	Number of Loans	Percentage of Total Number of Loans
Fixed	4,763,042,013.59	100.00%	28,040	100.00%
Total	4,763,042,013.59	100.00%	28,040	100.00%

Effective interest rate

Interest Rate	Aggregate Principal Balance as of the Cutoff Date (RMB)	Percentage of Principal Balance as of Cutoff Date	Number of Loans	Percentage of Total Number of Loans
<= 0.00%	54,563,999.88	1.15%	1,055	3.76%
>0.00% and <=3.00%	679,420,656.32	14.26%	3,616	12.90%
>3.00% and <= 6.00 %	3,712,405,855.70	77.94%	21,942	78.25%
>6.00% and <= 9.00 %	103,339,183.86	2.17%	448	1.60%
>9.00% and <= 12.00 %	213,312,317.83	4.48%	979	3.49%
>12.00%	0.00	0.00%	0	0.00%
Total	4,763,042,013.59	100.00%	28,040	100.00%

Secured loan

Secured	Aggregate Principal Balance as of the Cutoff Date (RMB)	Percentage of Principal Balance as of Cutoff Date	Number of Loans	Percentage of Total Number of Loans
Secured	4,763,042,013.59	100.00%	28,040	100.00%
Total	4,763,042,013.59	100.00%	28,040	100.00%

Original term

Original Term	Aggregate Principal Balance as of the Cutoff Date (RMB)	Percentage of Principal Balance as of Cutoff Date	Number of Loans	Percentage of Total Number of Loans
<= 0	0.00	0.00%	0	0.00%
>0 and <= 6	0.00	0.00%	0	0.00%
>6 and <= 12	18,358,966.16	0.39%	196	0.70%
>12 and <= 24	470,518,364.54	9.88%	3,120	11.13%
>24 and <= 36	4,181,600,871.34	87.79%	24,236	86.43%
>36 and <= 48	79,635,013.45	1.67%	446	1.59%
>48 and <= 60	12,928,798.10	0.27%	42	0.15%
>60	0.00	0.00%	0	0.00%
Total	4,763,042,013.59	100.00%	28,040	100.00%

Seasoning

Seasoning	Aggregate Principal Balance as of the Cutoff Date (RMB)	Percentage of Principal Balance as of Cutoff Date	Number of Loans	Percentage of Total Number of Loans
<= 0	0.00	0.00%	0	0.00%
>0 and <= 6	1,736,592,503.68	36.46%	8,131	29.00%
>6 and <= 12	1,369,178,931.37	28.75%	7,559	26.96%
>12 and <= 24	1,429,668,855.06	30.02%	9,116	32.51%
>24 and <= 36	227,601,723.48	4.78%	3,234	11.53%
>36 and <= 48	0.00	0.00%	0	0.00%
>48 and <= 60	0.00	0.00%	0	0.00%
>60	0.00	0.00%	0	0.00%
Total	4,763,042,013.59	100.00%	28,040	100.00%

Remaining terms

Remaining Term	Aggregate Principal Balance as of the Cutoff Date (RMB)	Percentage of Principal Balance as of Cutoff Date	Number of Loans	Percentage of Total Number of Loans
<= 0	0.00	0.00%	0	0.00%
>0 and <= 6	100,068,351.79	2.10%	2,034	7.25%
>6 and <= 12	288,869,464.54	6.06%	2,873	10.25%
>12 and <= 24	1,765,945,969.47	37.08%	10,317	36.79%
>24 and <= 36	2,583,716,425.89	54.25%	12,721	45.37%
>36 and <= 48	23,386,920.27	0.49%	93	0.33%
>48 and <= 60	1,054,881.63	0.02%	2	0.01%
>60	0.00	0.00%	0	0.00%
Total	4,763,042,013.59	100.00%	28,040	100.00%

Type of payment

Payment Method Type	Aggregate Principal Balance as of the Cutoff Date (RMB)	Percentage of Principal Balance as of Cutoff Date	Number of Loans	Percentage of Total Number of Loans
Direct Debit	4,763,042,013.59	100.00%	28,040	100.00%
Total	4,763,042,013.59	100.00%	28,040	100.00%

Type of credit

Loan Type	Aggregate Principal Balance as of the Cutoff Date (RMB)	Percentage of Principal Balance as of Cutoff Date	Number of Loans	Percentage of Total Number of Loans
Non-Balloon	4,758,897,918.71	99.91%	28,006	99.88%
Balloon ⁽¹⁾	4,144,094.88	0.09%	34	0.12%
Total	4,763,042,013.59	100.00%	28,040	100.00%

⁽¹⁾ Balloon means a Loan Receivable with a final balloon payment

5.2 Borrower Distribution

Age

Borrower Age	Aggregate Principal Balance as of the Cutoff Date (RMB)	Percentage of Principal Balance as of Cutoff Date	Number of Loans	Percentage of Total Number of Loans
>=18 and < 20	2,406,628.58	0.05%	12	0.04%
>=20 and < 30	790,753,724.59	16.60%	5,525	19.70%
>=30 and < 40	1,829,946,941.13	38.42%	11,555	41.21%
>=40 and < 50	1,499,015,730.09	31.47%	7,602	27.11%
>=50 and < 60	573,471,349.64	12.04%	2,948	10.51%
>=60 and < 70	66,066,847.85	1.39%	389	1.39%
>=70	1,380,791.71	0.03%	9	0.03%
Total	4,763,042,013.59	100.00%	28,040	100.00%

Annual income

Borrower Income	Aggregate Principal Balance as of the Cutoff Date (RMB)	Percentage of Principal Balance as of Cutoff Date	Number of Loans	Percentage of Total Number of Loans
<100,000	1,127,019,665.78	23.66%	7,687	27.41%
>=100,000 and <200,000	615,407,389.52	12.92%	4,597	16.39%
>=200,000 and <300,000	372,980,403.40	7.83%	2,644	9.43%
>=300,000 and <400,000	335,895,072.45	7.05%	2,232	7.96%
>=400,000 and <500,000	209,568,440.43	4.40%	1,266	4.51%
>=500,000 and <1,000,000	697,967,139.57	14.65%	3,780	13.48%
>=1,000,000	1,404,203,902.44	29.48%	5,834	20.81%
Total	4,763,042,013.59	100.00%	28,040	100.00%

Industry Sector

Industry Sector (English/Chinese)	Aggregate Principal Balance as of the Cutoff Date (RMB)	Percentage of Principal Balance as of Cutoff Date	Number of Loans	Percentage of Total Number of Loans	
Agriculture, Forestry & Fishing	农渔林矿业	55,358,876.49	1.16%	284	1.01%
Manufacturing	制造业	422,475,945.82	8.87%	2,319	8.27%
Health	医疗	127,442,374.21	2.68%	862	3.07%
Consulting	咨询服务	247,900,284.73	5.20%	1,517	5.41%
Retail Trade	国内贸易	2,117,105,074.55	44.45%	11,952	42.62%
Media	媒体/公关/出版业	64,515,192.88	1.35%	446	1.59%
Construction	建筑业	453,851,535.44	9.53%	2,233	7.96%
Property and Business Services	房地产	88,776,135.07	1.86%	547	1.95%
Education	教育	128,264,678.41	2.69%	952	3.40%
Cultural and Recreational Services	文体/娱乐	55,978,491.86	1.18%	349	1.24%
Accommodation, Cafes and Restaurants	旅游、酒店、餐饮	167,440,636.05	3.52%	968	3.45%
Transport and Storage	物流/运输	111,838,529.24	2.35%	682	2.43%
IT Electronic/IT	电子	163,791,967.45	3.44%	1,050	3.74%
Health and Community Services and Government Administration and Defense	社会福利与公共事务	251,851,382.04	5.29%	1,804	6.43%
Energy/Mining	能源	68,912,354.40	1.45%	455	1.62%
Wholesale Trade	进出口贸易	49,301,794.88	1.04%	298	1.06%
Communication Services	通信	6,398,255.66	0.13%	45	0.16%
Postal/Personal and Other Services	邮政	1,863,946.03	0.04%	15	0.05%
Finance & Insurance	金融业	179,974,558.38	3.78%	1,262	4.50%
Total		4,763,042,013.59	100.00%	28,040	100.00%

Geographic region

Customer State (English/Chinese)	Aggregate Principal Balance as of the Cutoff Date (RMB)	Percentage of Principal Balance as of Cutoff Date	Number of Loans	Percentage of Total Number of Loans
Guangdong 广东省	842,770,919.32	17.69%	4,747	16.93%
Jiangsu 江苏省	478,021,732.58	10.04%	3,218	11.48%
Zhejiang 浙江省	359,015,663.90	7.54%	2,215	7.90%
Sichuan 四川省	346,623,626.32	7.28%	2,148	7.66%
Beijing 北京市	308,648,143.59	6.48%	1,725	6.15%
Fujian 福建省	222,182,946.24	4.66%	1,279	4.56%
Shandong 山东省	220,236,146.43	4.62%	1,232	4.39%
Hebei 河北省	174,332,246.47	3.66%	1,025	3.66%
Shanghai 上海市	169,424,695.28	3.56%	917	3.27%
Henan 河南省	154,438,587.89	3.24%	874	3.12%
Hubei 湖北省	140,336,701.36	2.95%	819	2.92%
Yunnan 云南省	129,848,579.65	2.73%	777	2.77%
Hunan 湖南省	128,276,824.54	2.69%	766	2.73%
Shaanxi 陕西省	125,035,241.86	2.63%	779	2.78%
Anhui 安徽省	116,899,380.28	2.45%	675	2.41%
Liaoning 辽宁省	107,246,148.48	2.25%	612	2.18%
Tianjin 天津市	100,915,922.42	2.12%	628	2.24%
Jiangxi 江西省	97,759,526.11	2.05%	548	1.95%
Chongqing 重庆市	87,256,786.09	1.83%	514	1.83%
Guizhou 贵州省	72,037,472.81	1.51%	395	1.41%
Shanxi 山西省	63,179,336.15	1.33%	384	1.37%
Guangxi 广西壮族自治区	56,459,310.86	1.19%	301	1.07%
Heilongjiang 黑龙江省	47,315,915.98	0.99%	262	0.93%
Jilin 吉林省	44,424,222.87	0.93%	250	0.89%
Xinjiang 新疆自治区	40,766,779.39	0.86%	207	0.74%
Neimenggu 内蒙古自治区	40,185,604.32	0.84%	249	0.89%
Hainan 海南省	30,987,362.07	0.65%	177	0.63%
Gansu 甘肃省	28,781,274.09	0.60%	158	0.56%
Ningxia 宁夏自治区	15,724,829.96	0.33%	85	0.30%
Qinghai 青海省	13,173,495.64	0.28%	71	0.25%
Tibet 西藏自治区	736,590.64	0.02%	3	0.01%
Total	4,763,042,013.59	100.00%	28,040	100.00%

Credit score

Internal Credit Score	Aggregate Principal Balance as of the Cutoff Date (RMB)	Percentage of Principal Balance as of Cutoff Date	Number of Loans	Percentage of Total Number of Loans
A	1,162,152,097.61	24.40%	7,075	25.23%
B	2,786,312,042.73	58.50%	15,574	55.54%
C	779,537,853.26	16.37%	5,015	17.89%
D	35,040,019.99	0.74%	376	1.34%
Total	4,763,042,013.59	100.00%	28,040	100.00%

5.3 Financed Vehicles

Initial loan to value

LTV at Origination	Aggregate Principal Balance as of the Cutoff Date (RMB)	Percentage of Principal Balance as of Cutoff Date	Number of Loans	Percentage of Total Number of Loans
>0%and <=20%	1,777,571.83	0.04%	39	0.14%
>20% and <=30%	15,918,704.81	0.33%	202	0.72%
>30% and <=40%	220,187,787.15	4.62%	2,134	7.61%
>40% and <=50%	1,126,859,605.01	23.66%	6,998	24.96%
>50% and <=60%	442,685,143.15	9.29%	2,453	8.75%
>60% and <=70%	2,798,089,377.55	58.75%	15,521	55.35%
>70% and <=80%	157,523,824.09	3.31%	693	2.47%
>80%	0.00	0.00%	0	0.00%
Total	4,763,042,013.59	100.00%	28,040	100.00%

Vehicle brand

Model Type	Aggregate Principal Balance as of the Cutoff Date (RMB)	Percentage of Principal Balance as of Cutoff Date	Number of Loans	Percentage of Total Number of Loans
Mercedes-Benz				
A-Class	64,241,409.79	1.35%	700	2.50%
B-Class	69,471,027.65	1.46%	843	3.01%
C-Class	725,398,046.77	15.23%	5,560	19.83%
CLA-Class	69,687,305.48	1.46%	455	1.62%
CLS-Class	81,519,145.89	1.71%	367	1.31%
E-Class	854,494,596.30	17.94%	5,849	20.86%
G-Class	31,106,426.13	0.65%	42	0.15%
GLA-Class	311,023,142.10	6.53%	2,455	8.76%
GLC-/GLK-Class	797,028,690.26	16.73%	5,299	18.90%
GLE-/ML-Class	748,504,224.44	15.71%	2,332	8.32%
GLS-/GL-Class	123,076,459.15	2.58%	260	0.93%
R-Class	155,373,685.44	3.26%	786	2.80%
S-Class	657,566,574.28	13.81%	1,770	6.31%
SLC-/SLK-Class	6,576,531.25	0.14%	49	0.17%
SL-Class	1,028,865.20	0.02%	3	0.01%
Sprinter-Class	1,819,656.07	0.04%	14	0.05%
V-Class	7,060,963.53	0.15%	48	0.17%
Vito-Class	7,098,289.36	0.15%	67	0.24%
smart				
smart	50,966,974.50	1.07%	1,141	4.07%
Total	4,763,042,013.59	100.00%	28,040	100.00%

New or pre-owned vehicles

Vehicle Condition	Aggregate Principal Balance as of the Cutoff Date (RMB)	Percentage of Principal Balance as of Cutoff Date	Number of Loans	Percentage of Total Number of Loans
New	4,763,042,013.59	100.00%	28,040	100.00%
Total	4,763,042,013.59	100.00%	28,040	100.00%

Chapter 6 GENERAL INFORMATION OF THE NOTES

6.1 Explanation of taxes and expenses in respect of the Trust Assets

(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 (ref. *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* (ref. *Cai Shui* [2006] No.36) 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)

After the Ministry of Finance and the State Administration of Taxation have issued the Notice on Comprehensively Advancing the Pilot Program of Collecting Value-added Tax in Lieu of Business Tax (ref. *Cai Shui* [2006] No.36), for the interest income derived by the Trustee from "entrusted property" in a credit asset securitisation transaction, there is no clear regulation on which entity should pay the VAT. Subject to further clarification under relevant PRC tax laws and regulations, the Trustee will first accrue VAT and surcharges and deposit the received funds into the Operating Account until it is clear how such VAT and surcharges shall be paid in accordance with relevant laws and regulations.

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.

(2) Fees and expenses

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 CBRC, the PBOC, other Governmental Authorities, Obligors, Insurers or Security Providers.

(3) 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.

6.2 Dates

Account Bank

Report Date means the first (1st) Business Day after each Collections Transfer Date.

Calculation Date means the last day of each calendar month, with the first Calculation Date being 30 November 2016 and the last Calculation Date being the last day of the calendar month prior to the last Payment Date.

Closing Date means the Issue 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.

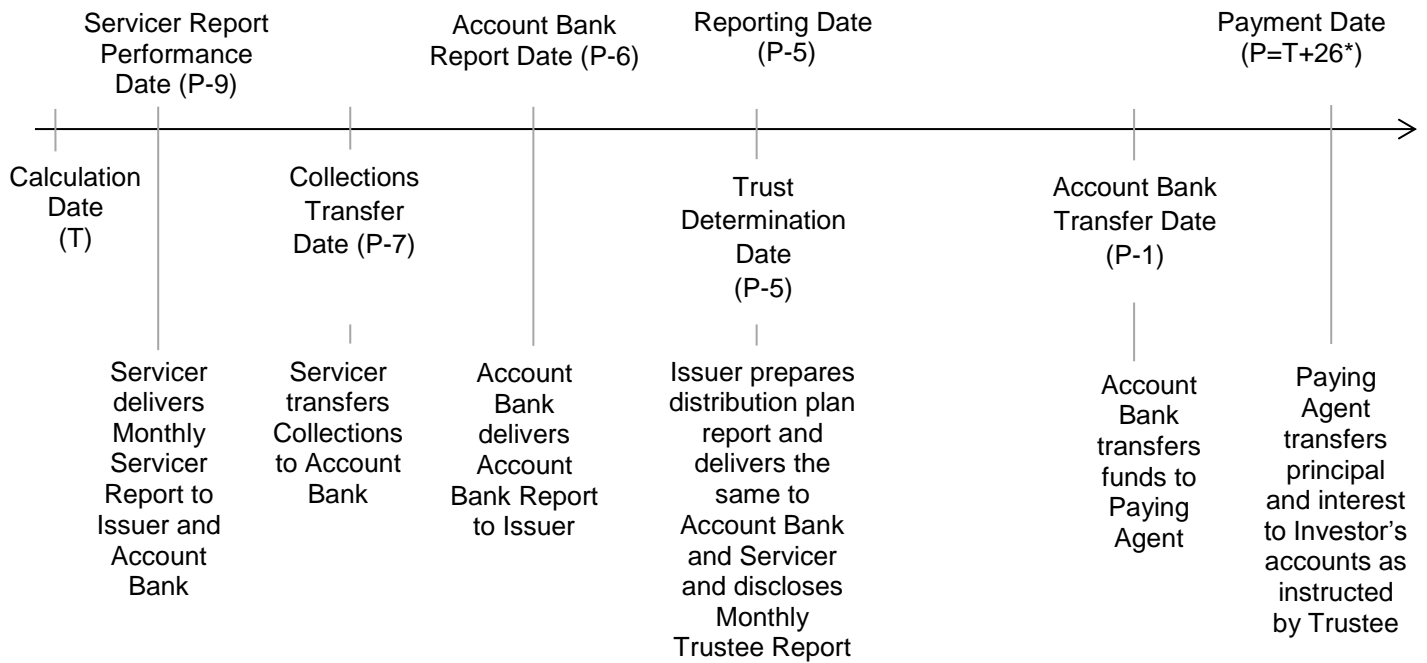
Collections Transfer Date means the seventh (7th) Business Day before each Payment Date.

Cut-Off Date means 31 July 2016.

Issue Date means 15 November 2016.

Legal Maturity Date	means 27 February 2023.
Payment Date	Means the 26 th 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 December 2016.
Reporting Date	means the date on which the Trustee Report is published on the websites of China Money (http://www.chinamoney.com.cn), ChinaBond and Beijing Financial Assets Exchange (http://www.cfae.cn) (http://www.chinabond.com.cn), which is the fifth (5 th) Business Day prior to the Payment Date.
Servicer Report Performance Date	means the ninth (9 th) Business Day before each Payment Date.
Signing Date	means 21 October 2016.
Trust Beneficiary Interest Registration Date	means the Business Day before each Payment Date.
Trust Determination Date	means the fifth (5 th) Business Day before each Payment Date.
Trust Announcement Date	means the fifth (5 th) Business Day prior to the Issue Date.
Trust Effective Date	means the same date as the Closing Date on which the Trust is established and the Originator delivers the 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.

Timeline:



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

6.3 General Information of the Notes

(1) Description of the Notes

	Class A Notes	Subordinated Notes
Note Principal Amount	RMB 4,006,000,000.00	RMB 210,842,105.26
Nominal Value of each Note	RMB 100	N/A
Note Interest Type	Fixed interest rate	Fixed interest rate
Interest calculation method	Aggregate Outstanding Note Principal Amount X Class A Interest Rate X Actual Days of Interest Period / 365	Aggregate Outstanding Note Principal Amount X Subordinated Notes Interest Rate X Actual Days of Interest Period / 365
Interest payment method	Monthly payment	Monthly payment
Principal repayment method	Pass-through	Pass-through
China Bond Ratings Rating	AAA _{sf}	N/A
Lianhe Rating	AAA _{sf}	N/A
Expected Maturity Date	26 June 2018	26 June 2018
Expected weighted average term	0.67 years	1.61 years
Legal Maturity Date	27 February 2023	27 February 2023

(2) Summary of the Notes

Purpose of the Issuance and Use of Proceeds	<p>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").</p> <p>The net proceeds of the Notes will be used by the Issuer on the Issue Date to pay, <i>inter alia</i>, the Purchase Price of the Entrusted Loan Receivables to the Originator.</p>
Currency	RMB.
Class A Notes	Aggregate Outstanding Note Principal Amount: RMB 4,006,000,000.00, and divided into 40,060,000 Class A Notes, each with an initial Outstanding Note Principal Amount of RMB100.
Subordinated Notes	Aggregate Outstanding Note Principal Amount: RMB 210,842,105.26. The Subordinated Notes will be fully retained by the Originator on the Issue Date.
Status of the Notes	<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</i></p>

alia, the performance of the Entrusted Loan Receivables.

Interest Rate	<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>
Payment Date	<p>Means, subject to the Business Day Convention, in respect of the first Payment Date 26 December 2016 and thereafter the 26th day of each calendar month. Unless redeemed earlier, the last Payment Date will be the Legal Maturity Date.</p>
Interest Period	<p>Means in respect of the first Payment Date, the period commencing on (and including) the Issue Date and ending on (but excluding) 26 December 2016 and in respect of any subsequent Payment Date, the period commencing on (and including) the 26th day of the preceding calendar month and ending on (but excluding) the 26th day of the current calendar month.</p>
Amortisation	<p>The Issuer will redeem the Notes in whole or in part on each Payment Date, subject to the Available Distribution Amount and in accordance with the applicable Priority of Payments.</p>
Available Distribution Amount	<p>means, with respect to a Payment Date, the sum of:</p> <ul style="list-style-type: none">a) the Collections;b) any investment earnings on the General Reserve Account and the Operating Account received during the relevant Collection Period;c) the General Reserve Draw Amount;d) the Commingling Reserve Draw Amount.
Pre-enforcement Priority of Payments	<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>
Post-enforcement Priority of Payments	<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>
Subscription	<p>On the Issue Date the Lead Underwriter and the Joint Lead Underwriter will subscribe the Senior Notes from the Issuer, subject to certain conditions as described in the Underwriting Agreement.</p>
Trading	<p>Application will be made to PBOC to include the Class A Notes Notes for trading in the interbank bond market of China. The Subordinated Notes will not be traded.</p>
Ratings	<p>The Class A Notes are expected to be rated AAA_{sf} by China Bond Ratings and AAA_{sf} by Lianhe.</p> <p>The Subordinated Notes are not expected to be rated by the Rating Agencies.</p>

Governing Law The Notes will be governed by the laws of the People's Republic of China ("China" or "the PRC").

6.4 Explanation of Clean-Up Call and Repurchase Price terms

(1) Clean-Up Call

The Clean-Up Call is an option available to the Originator. On any Payment Date on which the Aggregate Outstanding Note Principal Amount (after giving effect to payments made 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 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 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 of any 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.

(2) Repurchase Price

In relation to an affected Entrusted Loan Receivable, the Originator will be obliged to pay a Repurchase Price (i) if he has breached the Eligibility Criteria as of the Cut-Off Date; or (ii) if he has breached the Originator Loan Warranties as of the Issue Date; or (iii) if he 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 as of the end of the respective Collection Period. 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).

(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.

CITIC Securities 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 CITIC Securities. The dedicated book building room is located at the CITIC Securities Mansion no.48 Liangmaqiao Road, Beijing.

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

6.5 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 7 OPINIONS OF THE INTERMEDIARY AGENCIES

7.1 Abstract of the Due Diligence Report and Legal Opinion

(1) Abstract of the Due Diligence Report

Fujian Fidelity (Shanghai) Law Firm ("**Fidelity**") has, in accordance with the engagement with Hogan Lovells LLP, the engagement between Hogan Lovells LLP and MBAFC and a confirmation letter from MBAFC, conducted a due diligence on the underlying assets from Chinese legal perspective. Fidelity conducted on-site legal investigations at MBAFC and completed investigations and interviews in relation to the underlying assets and the Transaction Documents on an on-site and off-site basis. Fidelity also reviewed MBAFC's internal administration documents in relation to procedures and standards for underwriting of auto loans and post-drawdown follow-up administration. In addition, Fidelity reviewed the legal documents in connection with the underlying assets by way of the relevant documents about the underlying assets furnished by MBAFC and whether such reviewed contracts comply with qualified standards of the underlying assets.

Fidelity has obtained altogether 100 sample loan contracts which were selected randomly. Fidelity found that the sample loans relating to the underlying assets are retail loan products. The borrowers are individuals. MBAFC has formulated special rules or guidelines for application, approval, disbursement and administration of the auto loans and has established approval system and procedure for advance and approval of loans as well as mortgage registration. MBAFC has also developed standard templates for loan contracts including auto mortgage loan contract, auto loan contract and auto mortgage contract, and developed special software system and statistics that are applied to the administration and analysis of the loan data. The contracts in respect of all the sample loans are substantially the same as MBAFC's standard auto mortgage loan contracts/auto loan contracts/auto mortgage contracts.

(2) Abstract of the Legal Opinion

According to the Trust Law, Security Law, Bankruptcy Law, Property Law, Administrative Measures on the Pilot Program for the Securitisation of Credit Assets, Measures on Supervising and Administering the Pilot Program for Securitisation of Credit Assets by Financial Institutions, Rules on Disclosure of Information Regarding Asset Backed Securities, Accounting Standards for Business Enterprises No. 23 - Transfer of Financial Assets, Notice on Relevant Matters Concerning Further Expanding the Pilot Program for Securitisation of Credit Assets, Notice regarding Securitisation Transaction Registration and Notice Filing Workflows, Announcement on Issues concerning the Administration of the Issuance of Credit Asset-Backed Securities and other PRC laws, the lawyers of Fidelity have examined the documents listed below. Other than this, Fidelity was not required to review any other documents or carry out independent investigation for the purposes of the legal opinion. The legal documents reviewed by Fidelity include but are not limited to:

- (a) MBAFC's currently effective Business License, the approval for commencement of business, the Financial License, the currently effective Articles of Association of MBAFC, the capital verification report concerning the registered capital contribution and the shareholder resolution and the board resolution approving the Issue and the execution of the Transaction Documents to which it is a party;
- (b) The Documents related to the underlying assets provided by MBAFC, including but without limitation, auto mortgage loan contracts (sample), auto loan contracts (sample), auto mortgage contracts (sample), transaction documents, including the Trust Agreement (draft), the Master Definitions and Common Terms Agreement (draft), the Bank Account Agreement (draft), the Underwriting Agreement (draft) and the Servicing Agreement (draft);
- (c) CITIC's currently effective business license and financial license;

- (d) ICBC's currently effective business license and financial license;
- (e) CITIC Securities' currently effective business license and license for carrying out securities business; and
- (f) The currently effective business license and financial license of HSBC Bank (China) Company.

On the basis of the foregoing and subject to the statements, representations and declarations of Fidelity in the legal opinion, we are of the opinion that:

- (a) The qualification of main Transaction Parties of this Issue
 - (i) MBAFC is a limited liability company which is duly incorporated under the PRC laws, validly existing and qualified to engage in loan business in the People's Republic of China. It has the qualification required by PRC laws to act as the Originator and Servicer for the Issue. MBAFC has obtained, pursuant to its articles of association, all necessary internal authorizations for the execution, delivery and performance of the Transaction Documents to which it is a party. The execution of the Transaction Documents to which MBAFC is a party and performance of its obligations thereunder by MBAFC are not in violation of applicable PRC laws and MBAFC's articles of association and internal rules etc.
 - (ii) CITIC is a trust company duly established under the PRC laws and validly existing in the PRC. It is qualified to act as trust company for special purpose trusts and 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 CITIC do not violate applicable PRC laws.
 - (iii) The Industrial and Commercial Bank of China Limited Beijing Municipal Branch is a commercial bank duly established under the PRC laws and legally existing in the PRC. It is qualified to act as account bank for the Issue and 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 the Industrial and Commercial Bank of China Limited Beijing Municipal Branch will not violate applicable PRC laws.
 - (iv) CITIC Securities is a joint stock company duly established under the PRC laws and validly existing in the PRC. It is qualified to act as Lead Underwriter for the Issue and 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 CITIC Securities will not violate applicable PRC laws.
 - (v) HSBC Bank (China) Company Limited is a commercial bank duly established under the PRC laws and legally existing in the PRC. It is qualified to act as Joint Lead Underwriter for the Issue and to execute and perform the Transaction Documents to which it is a party. The execution of the Transaction Documents to which it is a party and performance of its obligations thereunder by HSBC Bank (China) Company Limited will not violate applicable PRC laws.
- (b) Subject to the acquirement or completion of the matters listed in (c) below, upon legally and valid execution and delivery of the Transaction Documents of the Issue by the Parties thereto, such Transaction Documents will be legally binding upon the Parties thereto and the Parties thereto may have claims against the other Parties of this transaction according to the provisions of the Transaction Documents.

- (c) When signing, delivering and performing any Transaction Document MBAFC does not need to obtain any approval, license, authorisation and consent from any government agency except for below:
- (i) The filing approval made by the CBRC in connection with MBAFC entrusting certain creditor's rights, ancillary mortgage rights and other ancillary security interests owned by MBAFC to CITIC and CITIC issuing asset backed securities;
 - (ii) The PBOC approving the registration made by MBAFC in relation to the retail auto loan asset backed notes trust program in accordance with Administrative Measures on the Pilot Program for the Securitisation of Credit Assets and Announcement on Issues concerning the Administration of the Issuance of Credit Asset-Backed Securities in connection with CITIC issuing asset backed securities on the interbank bond market;
 - (iii) To make filing with the PBOC in accordance with Announcement on Issues concerning the Administration of the Issuance of Credit Asset-Backed Securities prior to the disclosure of issue information relating to the asset backed securities to be issued; and
 - (iv) To establish debtor - creditor relationship and complete required registration with respect to the trading of the asset backed securities on the interbank bond market in accordance with Administrative Measures on the Pilot Program for the Securitisation of Credit Assets and Circular concerning the Adjustment of relevant Administrative Policy in connection with Trading of Bonds on The Interbank Bond Market.
- (d) In respect of the Transaction Documents pertinent to the Issue:
- (i) upon verification by the lawyers of Fidelity, the formality of the Transaction Documents pertinent to the Issue complies with relevant Chinese laws and regulations;
 - (ii) upon verification by the lawyers of Fidelity, the Transaction Documents pertinent to the Issue set forth all necessary matters required by Chinese laws and regulations, and the content thereof is not in violation of any mandatory stipulations of Chinese laws and regulations.
- (e) Upon verification by the lawyers of Fidelity and based on written representations and warranties made by MBAFC, we believe that the sample loans reviewed by us are in compliance with MBAFC's special rules or guidelines for application, approval, disbursement and administration and the approval system and procedure for advance and approval of loans. The signed auto mortgage loan contracts, auto loan contracts and auto mortgage contracts are substantially the same as MBAFC's standard auto mortgage loan contracts/auto loan contracts/auto mortgage contracts respectively. In addition, the sample loans are in compliance with the eligibility criteria set out in the Trust Agreement. The contents of the relevant auto mortgage loan contracts, auto loan contracts, auto mortgage contracts and other relevant legal documents are in compliance with applicable laws and regulations. It is in compliance with the Trust Agreement, Administrative Measures on the Pilot Program for the Securitisation of Credit Assets, Measures for the Supervision and Administration of Pilot Projects of Credit Asset Securitisation of Financial Institutions that MBAFC uses the auto loan creditor's rights, ancillary mortgage rights and other ancillary security interests as the underlying assets for the securitisation of credit assets.
- (f) According to the Trust Law, Administrative Measures for the Securitisation of Credit Assets, after MBAFC entrusts the underlying assets to CITIC according to the Trust Agreement, the Trust Assets are independent of the property of MBAFC. When MBAFC is dissolved, revoked, annulled or declared bankrupt, the trust shall continue to exist and the Trust Assets are not considered as the property in bankruptcy of MBAFC if MBAFC is not the only beneficiary of the trust and only the trust beneficiary interest represented by the Subordinated Notes held by MBAFC will be taken as the property in bankruptcy of MBAFC; if all the outstanding amount on the Senior Notes is paid

and MBAFC, as the Noteholder of the Subordinated Notes, is the only beneficiary of the trust, the trust shall terminate and the Trust Assets are taken as the property in bankruptcy of MBAFC. The Trust Assets are also independent of the property of CITIC. When CITIC is dissolved, revoked, annulled or declared bankrupt, the trust shall continue to exist and the Trust Assets are not considered as the property in bankruptcy of CITIC. Noteholders shall be entitled to continue enjoying the benefits under the trust assets despite the claims of the creditors of CITIC in the event of CITIC's bankruptcy. The trust assets shall also be deemed independent of the liquidation property of the Servicer, the Account Bank, the Registrar/Paying Agent or other servicing institutions.

- (g) According to the Trust Law, after MBAFC entrusts the underlying assets to CITIC, the owner of the underlying assets will be changed from MBAFC to CITIC and MBAFC should notify the debtors or other relevant persons in accordance with Administrative Measures on the Pilot Program for the Securitisation of Credit Assets and PRC laws. If an event of rights perfection notice happens under the Trust Agreement, the transfer of creditor's rights is legally effective against the relevant debtor after MBAFC notifies the debtor of the transfer of the creditor's rights in the form of the rights perfection notice in accordance with the Trust Agreement. If MBAFC fails to notify the borrowers of the fact that the underlying assets have been transferred to CITIC after the trust is created, then it might be the case that some borrowers may claim, pursuant to Article 80 of the Contract Law, that they shall not be bound by such transfer.
- (h) MBAFC transfers creditor's rights in the Entrusted Loan Receivables to be securitised together with vehicle mortgage rights in relation to such creditor's rights in accordance with the Trust Agreement. According to article 41 and 42 of the Law on Security, when mortgaging a vehicle, the mortgaged property should be registered and the mortgage agreement will become effective as of the date of registration. However, article 188 of the Property Rights Law provides that 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. The Property Law has become effective since 1 October 2007. From our understanding, if the transfer of mortgage rights happens after the Proper Law entering into effect, the Property Law shall prevail and the Trustee is entitled to the mortgage rights over the mortgaged vehicles despite no mortgage transfer registration being made after the mortgage rights are transferred together with creditor's rights to the Trustee, but the Trustee cannot defend against bona fide third parties in this case. According to Article 192 of the Property Law, 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). According to the due diligence carried out by the lawyers of Fidelity, there exists no prohibition or limitation of the concurrent transfer of mortgage rights and claims in the sample auto loan mortgage contracts, auto loan contracts and auto mortgage contracts provided by MBAFC, nor are there any circumstances under which maximum mortgage is created over the underlying assets provided by MBAFC for the Issue. Therefore, the lawyers of Fidelity are of the opinion that, when MBAFC transfers the underlying assets to CITIC, the relevant auto mortgage rights will be transferred to CITIC concurrently. However, if MBAFC and CITIC fail to perfect the mortgage change registrations, it might be the case that other creditors of the borrowers may, in respect of the mortgaged vehicles, claim the relevant rights in the name of "bona fide third parties".
- (i) In addition, we have noticed that among all the underlying assets provided by MBAFC, MBAFC is the first beneficiary of the relevant insurance policy in relation to the Entrusted Loan Receivables or it is agreed that MBAFC shall be the first beneficiary when the insured vehicle is stolen or robbed, completely damaged or considered as constructive total loss. However, the insurance policy of the insured vehicle is not transferred when the mortgage rights are transferred. Therefore, the first beneficiary of the aforementioned insurance policy is still MBAFC unless the insurance policy holder reappoint CITIC as the first beneficiary.

- (j) Upon completion of the Issue, the asset-backed securities will only represent the corresponding share in the trust beneficial rights, but not the liabilities owed by MBAFC or CITIC to the holders of the asset-backed securities. 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 holders of the asset-backed securities may incur. However, the holders of the asset-backed securities may bring an action or arbitration against CITIC in case of CITIC's fraud, willful misconduct or gross negligence or breach of its obligations under the Transaction Documents.

7.2 Abstract of the Accounting Opinion

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

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

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

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

7.3 Abstract of the Rating Reports

(1) China Bond Ratings – abstract of rating report

Rating Opinions

China Bond Rating Co. Ltd. (CBR) has rated Silver Arrow China 2016-2 Retail Auto Loan Asset Backed Notes, after having considered factors such as the quality of the underlying assets, credit enhancement measures, and transaction structure, and conducting quantitative analysis using the portfolio credit risk analysis model and the cash flow model.

According to CBR, in terms of the underlying assets, the diversification degree of the asset pool is high, the age distribution of the borrowers is relatively reasonable and repayment ability of the borrowers is strong, and all underlying loan assets are collateralized with new cars, thereby the initial loan to value ratio is relatively low, and overall credit quality of the underlying assets is good; in terms of credit enhancement measures, credit support provided by Subordinated Notes and overcollateralization to Class A Notes is 15.89% of outstanding balance of the asset pool. In terms of transaction structure risks, participating institutions of this ABS are competent, and transaction structure risks are relatively low.

Based on the result of rating models, CBR assigns the following ratings to this Transaction: Class A Notes are rated at AAA_{sf}, and Subordinated Notes are unrated.

Strengths

- **The concentration risk of the underlying asset is very low.** There are a large number of loans in the underlying asset pool with a total number of 28,040 loans. The highest outstanding principal balance of a single loan only accounts for 0.03% of the pool. Borrowers are located in 31 provinces and municipalities and highly dispersed in various regions. In general, the loans are highly diversified which significantly lowers the risk brought by a single loan default.
- **Borrowers' repayment ability is strong.** The weighted average age of the borrowers in the asset pool is 39.35 years old. Borrowers of this age range generally have stable income, and average income to debt ratio of borrowers in the asset pool was 6.65 times. Repayment ability is relatively strong.
- **Default recovery ratio of assets in the pool is expected to be high.** Underlying assets are collateralized with new cars. Liquidation of the collaterals can help improve recovery ratio greatly. After considering factors such as the loan to value ratio of the asset pool and the proportion of new cars, and referring to the past recovery ratio of the originator, the recovery ratio of the industry and the current macroeconomic situation, CBR ultimately assigns a hurdle recovery rate of 50.00%, which is relatively high.
- **The senior and subordinated structure provides a better credit support to senior notes.** Credit support provided by Subordinated Notes and overcollateralization to Class A Notes is 15.89% of outstanding balance of the asset pool.
- **Under normal circumstances, part of the interest receivables can be collected during the period between the Cut-off Date and the Expected Settlement Date, providing certain credit support to Senior Notes.** The Cut-off Date of this security is 31 July 2016, and interest proceeds from the Cut-off Date to Expected Settlement Date of 15 November 2016 are trust properties and can generate 3.5-month interest under normal circumstances, accounting for 1.37% of the total asset pool. Under normal circumstances, such interest will create an overcollateralization during the repayment process, providing certain credit support to the Senior Notes.
- **The transaction structure risk is low.** There are trigger mechanisms in place for enforcement and default events to provide guarantee for the repayment of senior notes. General reserve account provides liquidity support for Class A notes. Commingling reserve accounts and commingling reserve event triggers are established in this security, specifying that on each payment date after the commingling reserve events are triggered, an amount equivalent to predicted auto loan proceeds from the next loan recovery period shall be deposited into the commingling reserve account to guard against the risk of confusion. Taking into account the fact the credit ratings of the loan servicer are relatively high, the confusion risk is low.

Concerns

- **Differences exist between the static sample pool and the assets in the pool in terms of characteristics such as the macro economy and tenor, which may cause the estimation of default distribution parameters to have certain errors.** Based on relevant statistical information of the static sample pool provided by the Originator, CBR has constructed 62 static sample pools. Internal and external differences such as macroeconomic situation faced by samples in the static pool and to-be-securitized asset pool may cause certain errors 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 weighted-average interest rate of the pooled loans is low, support provided by excess spread is limited.** The weighted-average interest rate of this ABS is 5.00%, which is relatively low compared to that of other successfully issued auto loan ABS in the domestic market. Collections received between the cut-off date and issuance of the ABS will compensate the spread, but generally speaking, the support provided by spread to the Transaction is limited. The total amount of ABS issued in this transaction is obtained by discounting principal and interest of pooled loans at a certain rate to the cut-off date less overcollateralization. The discount rate includes notes coupon rates, servicing fees, tax over interest income and etc. Compared with those issued without discounting, the overcollateralization is smaller.
- **Assets in the pool have not yet registered for the change in and transfer of security right.** At the time of the Originator transfers the trust property, it has not registered for the change and transfer of security right, but still is registered as the nominal title holder with supervisory authorities, which leads to the risk of being unable to defend it against a bona-fide third party.
- **The growth rate of macro-economy has been slowing down, which may have adverse effects on future credit performance of the underlying assets.** The recovery of aggregate demand has been weak since 2016, and industrial production continues to slow down. While the United States, Japan and the European countries are expected to be recovering moderately, which helps the growth of external demand, the domestic demand faces greater downward pressure, investment is slowing down and the economic growth has continued to decline. In the middle to long run, the growth rate of China's economy might be lower than that of the pervious economic cycle. Economic fluctuations can cause a drop in household income, causing credit performance of the asset pools significantly different from the historical data, and thereby lead to errors in the ratings. With regard to sales volumes of the auto industry, sluggish macro-economy in the future, sales pressure is relatively heavy, and decline of sales growth will exert a downward pressure on car prices, thereby having negative impact on the collateral value of vehicles. CBR has taken these risk factors into account in credit risk models, and has adjusted default distribution parameters and recovery ratio estimation of the underlying assets accordingly.

(2) Lianhe Ratings – abstract of rating report

Perspectives of rating

China Lianhe Credit Rating Co., Ltd. (hereinafter referred to as “Lianhe Credit Rating”) has taken comprehensive consideration of the factors such as the underlying asset, transaction structure and elements of law involved in this transaction, and the performance ability and operational risk of relevant participants, and determined on the basis of the credit analysis of the underlying asset, the transaction structure analysis and the cash flow analysis that, the rating result of “Silver Arrow China 2016-2 Retail Auto Loan Asset Backed Notes” was as follows: the credit rating of Class A Notes was AAA_{sf}, and the subordinated notes were not rated.

The above rating result of Class A Notes reflected that the ability to pay the interest of the securities in time and the principal in full on or before the statutory maturity date is extremely strong, and the risk of default is extremely low.

Strengths

1. The risk management level of the originator, Mercedes-Benz Auto Finance (hereinafter referred to as “MBAFC”) was relatively high, and the personal automobile mortgage business process of

MBAFC is relatively standardized. As of the end of June 2016, the non-performing loan ratio of MBAFC was 0.38%, which was relatively low, and the asset quality of the pooled loans was relatively good.

2. The underlying asset in this transaction involved 28,040 personal auto mortgage loans granted by MBAFC to 28,025 borrowers who are distributed in 31 regions. The proportion of the outstanding balance of principal of an individual loan was very small, the maximum proportion was only 0.03%, and the dispersity of the borrowers was good.
3. The pooled loans and securities in this transaction have fixed interest rates, and will only be affected by the change of the policies on interest rates to a small extent in the duration of the transaction.
4. As of the initial calculation date, the weighted average age of the borrowers of the pooled loans was 39.35, and most of the borrowers are in front of brighter career development and have relatively strong repayment capabilities.
5. The trust account of this transaction had set up a general reserve account and a commingling reserve account, which could effectively mitigate the liquidity risk and the confusion risk.
6. This transaction adopted overcollateralisation as its credit rating upgrading measure and the overcollateralisation amount on the initial calculation date equals to 11.47% of the pool balance, which provided relative good credit support for senior securities.

Attention and mitigation

1. The pooled loans in this transaction have fixed interest rates, and in the event the central bank adjusts the benchmark interest rate downwards, the borrowers may become more willing to pay the loans earlier, which will cause the actual interests of the loans to be less than as expected, and may decrease the credit support for senior securities.

Risk mitigation: MBAFC agreed with the borrowers in the borrowing contract to charge a certain penal sum for early repayment. Besides, Lianhe Credit Rating had set relevant stress values for early repayment in the cash flow analysis, and the testing result showed that senior securities were able to endure certain stress resulted from early repayment.

2. There may be errors in relevant assumptions or parameter estimates adopted in the quantitative analysis, due to multiple factors affecting loan default and post-default recovery and a short history of domestic auto loan and originators' engagement in it, which provides inadequate data base.

Risk mitigation: In the cash flow model, Lianhe Credit Rating tested the endurance capacity of the asset-backed securities towards the default of the borrowers repeatedly by changing the prepayment rate, lowering the support of excess spread and simulating the allocation of concentration default, so as to minimize underestimation of risks due to errors in assumptions or estimates.

3. After the rapid growth for several years in the past, the domestic personal auto market gradually entered into a steady growth stage with the main content of structure adjustment and fierce competition, which could result in greater drop ratio in auto prices.

Risk mitigation: Lianhe Credit Rating had considered the scenario in which the risks in the industry resulted in greater drop ratio in auto prices during the rating analysis.

4. The Chinese economy is consistently faced with downward pressure due to the weak recovery of the global economy and complexities in the external environment. Accordingly, the overall credit performance of the asset pool may be compromised by systemic risks in the macro economy

arising from a series of problems, such as the decelerated growth in imports and exports, fluctuations in the real estate sector and the resolution of excess capacity.

Risk mitigation: In adjusting parameters in the default model of the asset pool, Lianhe Credit Rating has considered the possibility of a higher loan default rate and a lower loan recovery rate caused by the volatility of the macro economy and the external environment. The rating results reflect the risks stated above.

7.4 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 2016-2 Retail Auto Loan Asset Backed Notes Trust and should not be relied upon by any other person or entity. This opinion should not be regarded as a legal or tax advice to institutional investors and does not involve any possible tax consequences of investment in Silver Arrow China 2016-2 Retail Auto Loan Asset Backed Notes.

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

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), the < Notice regarding the final stage of the VAT pilot arrangements> (Circular Caishui [2016] No. 36), <Supplementary notice regarding certain Value-added Tax (VAT) policies for the financial industry under the VAT pilot arrangements> (Circular Caishui [2016] No. 70) and other prevailing tax laws and regulations, outline as follows:

I. Value Added 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 Value Added Tax.
2. Whether the loan interest received by the Trustee from trust assets is fully subject to Value Added Tax needs to be clarified by further regulations. Before the further regulations, the tax authority may temporarily impose the Value Added Tax on the Trustee referring to the Circular Caishui [2006] No.5 in practice.
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. The interests derived during the holding period (including holding to maturity) obtained by the institutional investors may be regarded as the interests income thus subject to Value Added Tax. However, if the aforesaid interests could satisfy the exemption conditions for Value Added Tax stipulated in the Circular Caishui [2016] No. 70 they would therefore be exempted from 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.

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 loss 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 CITIC Trust (as the Trustee) to entrust the Entrusted Loan Receivable to CITIC Trust for securitization purpose is temporarily not subject to Stamp Duty.
2. The Servicing Agreement signed between CITIC Trust (as the Trustee) and MBAFC (as the Servicer) to appoint MBAFC managing the trust asset is temporarily 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 CITIC 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) for the purpose of this project are temporarily exempt from Stamp Duty.

Chapter 8 ON-GOING ARRANGEMENTS

7.1 Follow-up rating arrangements

(1) China Bond Ratings - follow-up rating arrangement

China Bond Ratings (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 Jul 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.

(2) Lianhe - follow-up rating arrangement

The period of validity of the credit rating results is the duration of the senior asset-backed securities of Silver Arrow China 2016-2 Retail Auto Loan Asset Backed Notes. Starting from the day the credit rating work finishes, the Originator/the Issuer should, within the period of validity, provide follow-up rating materials, including but not limited to loan service reports, trustee reports, annual financial reports and major changes that affect trust assets or the credit status of Silver Arrow China 2016-2 Retail Auto Loan Asset Backed Notes. If there are major changes to trust assets or emergency events that may greatly impact the credit status of Silver Arrow China 2016-2 Retail Auto Loan Asset Backed Notes, Lianhe Credit Rating should be notified of the major changes or emergency events within 5 working days, and relevant information should be provided for Lianhe Credit Rating.

Lianhe Credit Rating promises that, within the period of validity, the company will carry out follow-up ratings based on the follow-up rating materials provided by the Originator/the Issuer. If major changes happen to trust assets or emergency events that may greatly affect the status of Silver Arrow China 2016-2 Retail Auto Loan Asset Backed Notes, Lianhe Credit Rating will carry out non-scheduled follow-up ratings and truthfully adjust or publish credit rating results at any time.

If the Originator/the Issuer cannot provide regular or irregular follow-up rating materials to Lianhe Credit Rating in a timely manner, Lianhe Credit Rating will adjust the credit rating of Silver Arrow China 2016-2 Retail Auto Loan Asset Backed Notes and publish the results; if the Originator/the Issuer cannot provide follow-up rating materials timely and subsequently prevents Lianhe Credit Rating making decisions about the credit rating changes for Silver Arrow China 2016-2 Retail Auto Loan Asset Backed Notes, Lianhe Credit Rating has the right to withdraw the credit rating.

According to relevant regulations, Lianhe Credit Rating will promise to, within the period of validity, submit follow-up rating reports to the Originator/the Issuer and governing bodies before July 31st of each year and disclose the results in designated media.

Lianhe Credit Rating will assign a member of staff to contact the Originator/the Issuer in a timely manner and issue relevant follow-up rating reports.

7.2 Information disclosure arrangements during the Life of the Notes

(1) Information disclosure method

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 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 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 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:

- (i) inability or expected inability of the Trustee to pay the principal and interest of Senior Notes on schedule;
- (ii) 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;
- (iii) 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;
- (iv) the credit rating of Senior Notes is downgraded;
- (v) any other matter that regulations of an oversight authority such as the PBOC, the CBRC, etc. require to be publicly announced; or
- (vi) other matters which must be publicly announced as specified in PRC Law.

(3) 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: CITIC Trust Co., Ltd.

Address: 13th Floor, Capital Mansion, 6 Xinyuannanlu, Chaoyang District, Beijing, People's Republic of China.

Contact Person: Enqiu Wei (魏恩道), Deng Dehua (邓德华), Xiang Wang (王翔)

Phone: +86 10 8486 1199

Fax: +86 10 8486 8368

Post Code: 100004

Website: trust.ecitic.com

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>).

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

The parties to this Agreement agree that, 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 Report" means the report prepared by the Account Bank pursuant to the Bank Account Agreement.

"Account Bank Report Date" means the first (1st) Business Day after each Collections Transfer Date.

"Account Bank Transfer Date" means the first (1st) 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.

"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.

"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:

- (b) the Account Bank under the Bank Account Agreement;
- (c) the Paying Agent and the Registrar under the CCDC Agreement (if not paid by the Trustee);
- (d) the accountants, auditors and tax advisors of the Issuer;
- (e) the Rating Agencies; and
- (f) such other persons appointed by the Issuer as servicer providers.

"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 on the Cut-Off Date and on any Calculation Date the aggregate of the Outstanding Loan Principal Amounts of all 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 Trust Assets as of the Cut-Off Date, a list prepared by the Originator setting out the relevant information related to each 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;
- (b) any investment earnings on the General Reserve Account and the Operating Account received during the relevant Collection Period;
- (c) the General Reserve Draw Amount; and
- (d) the Commingling Reserve Draw Amount.

"Balloon Loan Receivable" means a Loan Receivable with a final balloon instalment which is for the avoidance of doubt a stand-alone arrangement not coupled with any obligation of the dealer.

"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 a Saturday, Sunday or any nationwide public holiday) 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 (*Modified Following Business Day Convention*).

"Calculation Date" means the last day of each calendar month, with the first Calculation Date being 30 November 2016 and the last Calculation Date being the last day of the calendar month prior to the last Payment Date.

"CBRC" means China Banking Regulatory Commission.

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

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

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

"Class" means, as the context may require, the Class A Notes or the Subordinated Notes.

"Class A Interest Amount" means on each Payment Date, the product of (i) the Aggregate Outstanding Note Principal Amount of the Class A Notes on the preceding Payment Date (or, in the case of the first Payment Date, the Closing Date) and (ii) the Class A Interest Rate and (iii) the Day Count Fraction, 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 funds 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 issued by the Issuer on the Issue Date in an initial Aggregate Outstanding Note Principal Amount of RMB 4,006,000,000.00, and divided into 40,060,000 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.

"Clean-Up Call Conditions" means, on any Payment Date, 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 at 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 of any creditors of the Issuer 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 Issue Date.

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

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

"Collections Transfer Date" means the seventh (7th) 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 unsecured, unsubordinated and unguaranteed debt obligations of MBAFC are assigned a rating of lower than BBB (or its replacement) by China Bond Ratings, or (ii) the long-term unsecured, unsubordinated and unguaranteed debt obligations of MBAFC are assigned a rating of lower than BBB (or its replacement) by Lianhe.

Independent of the above, a Commingling Reserve Trigger Event shall cease to continue upon all Obligor 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 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.

"Cut-Off Date" means 31 July 2016.

"Day Count Fraction" means in respect of an Interest Period, the actual number of days in such Interest Period divided by 365.

"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.

"Eligibility Criteria" means, in respect of any Entrusted Loan Receivable as of the Cut-Off Date (unless otherwise specified below) that is the subject of an Offer:

- (a) such Loan Receivable has been originated by the Originator pursuant to a Loan Agreement governed by PRC Law;
- (b) each Loan Receivable has been originated in PRC for the sale of a Financed Vehicle in the ordinary course of the Originator's business in compliance with the Credit and Collection Policy;
- (c) each Obligor to which such Loan Receivable relates is a resident of PRC;
- (d) each Loan Receivable is secured by a mortgage over the relevant Financed Vehicle with MBAFC being the first priority mortgagee; the vehicle registration certificate of each vehicle to which such Loan Receivable relates is held by the Originator;
- (e) such Loan Receivable may be segregated and identified at any time for the purpose of ownership and at any time be identified as a Loan Receivable;

- (f) such Loan Receivable can be and by the Issue Date will have been validly transferred to the Issuer by way of sale and assignment according to the relevant Loan Agreement, such transfer is not subject to any legal restriction which prevents the valid 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) such Loan Receivable gives rise to monthly instalment payments;
- (l) the interest rate applicable to each Loan Receivable is fixed;
- (m) each Loan Receivable has a seasoning above or equal to one month;
- (n) according to MBAFC's records, the Obligor is not insolvent;
- (o) each Loan Receivable is classified as "Normal" according to the 5-grade CBRC classification;
- (p) at origination, the relevant Obligor is not an employee of MBAFC;
- (q) 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;
- (r) each Loan Receivable requires the Obligor to maintain insurance on the Financed Vehicle;
- (s) As of the Cut-Off Date, no Loan Receivable is overdue and no Loan Receivable has been delinquent for more than thirty (30) days in a row; and
- (t) each Loan Agreement has specific repayment plans.

"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 purchased by the Issuer from the Originator on the Closing Date under the Trust Agreement.

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

"Fidelity" means Fidelity (Shanghai) Law Firm.

"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 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.

"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 after giving effect to all deposits to and withdrawal from the General Reserve Account on the preceding Payment Date (or in the case of the first Payment Date, the Closing Date).

"General Reserve Deposit" means an amount equal to 1.00% of the Adjusted Pool Balance as of the 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 Notes is reduced to zero, will equal the General Reserve Amount for that Payment Date.

"General Reserve Required Amount" means, for

- (a) the Issue Date 1.00% of the Adjusted Pool Balance as of the 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 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.

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

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

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

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

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

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

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

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

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

"Interest Period" means in respect of the first Payment Date, the period commencing on (and including) the Issue Date and ending on (but excluding) 26 December 2016 and in respect of any subsequent Payment Date, the period commencing on (and including) the 26th day of the preceding calendar month and ending on (but excluding) the 26th day of the current calendar month.

"Issue Date" means 15 November 2016.

"Issuer" means CITIC Trust as Trustee for the Silver Arrow China Auto Loan 2016-2 Retail Auto Loan Asset Backed Notes Trust.

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

- (a) Operating Account;
- (b) General Reserve Account; and
- (c) Commingling Reserve 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); or

- (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;
- (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 Underwriter" means HSBC Bank (China) Company Limited.

"Lead Underwriter" means CITIC Securities Co., Ltd.

"Legal Maturity Date" means 27 February 2023.

"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.

"Lianhe" means China Lianhe Credit Rating Co., Ltd.

"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.

"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 CBRC 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 CBRC on 23 January 2007 and came into effect on 1 March 2007.

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

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

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

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

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

"Offer" means an offer in written or electronic form meeting the requirements set out in clause 2.3 of the Trust Agreement, and any Offer delivered pursuant of the Trust Agreement shall contain:

- (a) the then Aggregate Outstanding Loan Principal Amount (as of the Cut-Off Date) of the Loan Receivables offered; and
- (b) a file containing the Portfolio Information in an excel file, consisting of the data listed in Schedule 2 to the Trust Agreement.

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

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

"Originator" means MBAFC.

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

"Outstanding Loan Principal Amount" means with respect to an Entrusted Loan Receivable at any Calculation Date, the amount of principal owed by the Obligor under such Entrusted Loan Receivable, provided, however, that (i) the Outstanding Loan Principal Amount of a Defaulted Loan Receivable will be zero as of the last day of the Collection Period during which it became a Defaulted Receivable and (ii) 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 equal to the initial principal amount of such Note (as at the Issue Date) as, on or before such Payment Date, 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 December 2016 and thereafter the 26th day of each calendar month. Unless redeemed earlier, the last Payment Date will be the Legal Maturity Date.

"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:
 - in deposits with Permitted Entities; or
 - in national bonds; or
 - in interbank policy-driven financial bonds at least with AAA rating of the Rating Agencies; 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 CBRC 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 CBRC, 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 CBRC 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 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 RMB 4,154,956,132.22, payable by the Issuer to the Originator on the Issue Date, which equals the Aggregate Outstanding Loan Principal Amount of the Entrusted Loan Receivables on the Cut-Off Date less (i) the amount of the initial overcollateralisation (including the initial Yield Supplement Overcollateralisation Amount), (ii) the General Reserve Deposit and (iii) 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.

"Rating Agencies" means China Bond Ratings and Lianhe.

"Recovery Collections" means all amounts received by the Servicer during the relevant Collection Period in respect of, or in connection with, any Entrusted Loan Receivable on or after the date such Entrusted Loan Receivable became a Defaulted Loan Receivable (*provided that* such Defaulted Loan Receivable has not been written off in total) including, for

the avoidance of doubt, principal, interest and fees (other than amounts received relating to third party fees/charges) in line with the Credit and Collection Policy of the Servicer.

"Registrar" means CCDC.

"Registry" means the registry held by the Registrar.

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

"Reporting Date" means the fifth (5th) 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 paid by the Originator to the Issuer in respect of the relevant Entrusted Loan Receivables to be repurchased on a Repurchase Date, which shall be equal to the sum of the Outstanding Loan Principal Amounts of the affected Entrusted Loan Receivables as of the end of the respective Collection Period.

"Required Rate" means 4.75% per annum.

"Required Rating" means, (i) by China Bond Ratings: BBB and (ii) by Lianhe: AA or such other rating or ratings 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.

"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 CBRC 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.

"Secured Parties" means the Noteholders, and the Transaction Parties.

"Security Law" means the Security Law of the PRC which was published by the Standing Committee of the National People's Congress on 30 June 1995 and came into effect on 1 October 1995 and the Judicial Interpretation of the Supreme People's Court on Some Issues Regarding the Application of Security Law of the People's Republic of China issued by the Supreme Court of China on 8 December 2000 and came into effect on 13 December 2000.

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

"Senior Notes" means the Class A Notes, representing the Senior Interests.

"Senior Interests" means the interests ranking prior to Subordinated 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 (9th) 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 CBRC 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 CBRC 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 Cut-Off Date in case of the first Payment Date), (ii) the Servicing Fee Ratio and (iii) 1/12 (4/12 in the case of the first Payment Date).

"Servicing Fee Ratio" means, (i) for so long as MBAFC remains the Servicer, 0.5% 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 21 October 2016.

"Subordinated Interests" means the interests which rank secondary to the Senior 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 on the Issue Date in an initial Aggregate Outstanding Note Principal Amount of RMB 210,842,105.26.

"Subordinated Notes Interest Amount" means on each Payment Date, the product of (i) the Aggregate Outstanding Note Principal Amount of the Subordinated Notes on the preceding Payment Date (or, in the case of the first Payment Date, as of the Closing Date) and (ii) the Subordinated Notes Interest Rate and (iii) the Day Count Fraction, 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 funds 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 Underwriter and the other Underwriters in relation to the underwriting of the Senior Notes.

"Target Overcollateralisation Amount" means, with respect to any Payment Date, RMB 514,655,198.29 or 10.88% of the Adjusted Pool Balance as of the 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 Conditions, the Trust Agreement, 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 2016-2 Retail Auto Loan Asset Backed Notes Trust"** set up under the Trust Agreement.

"Trust Agreement" means the trust agreement between the Originator, the Issuer and the Trustee on or about the Signing Date.

"Trust Announcement Date" means the fifth Business Day prior to the Issue Date.

"Trust Assets" means all assets entrusted and assigned 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 Beneficiary 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 investment company:

- (a) it has the License of Legal Person for Trust Institution issued by the CBRC;
- (b) it has obtained the qualification for Special Purpose Trust from the CBRC;
- (c) it satisfies such other conditions stipulated by the CBRC 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 (5th) Business Day before each Payment Date.

"Trust Effective Date" means the same date as the Closing Date on which the Trust is established and the Originator delivers the Entrusted Loan Receivables to the Trustee.

"Trust Interests" means the Senior Interests and Subordinated Interests.

"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;

the payment of all amounts payable to all Noteholders pursuant to the Trust Agreement; or

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.

"Trustee" means CITIC 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 Underwriter and the Originator on or about the Signing Date, under which each of the Lead Underwriter and the Joint Lead Underwriter has agreed, subject to certain customary issue conditions to subscribe for 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.

"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 present value of each scheduled monthly payment (including any balloon payment) of each such Entrusted Loan Receivable assuming the discount rate of such Entrusted Loan Receivable is the greater of the Required Rate or the related Contract Rate and all such monthly payments are made on the last day of each Collection Period and that each Collection Period has 30 days.

The Yield Supplement Overcollateralisation Amount will be calculated as of the Cut-Off Date for all future Payment Dates and will not be recalculated to give effect to delays, defaults or prepayments. The Yield Supplement Overcollateralisation Amount for the Closing Date and each Payment Date will be as follows:

Payment Date	Yield Supplement Overcollateralisation Amount (RMB)
Closing Date	31,544,710.04
December 2016	23,510,328.32
January 2017	21,707,517.81
February 2017	19,985,859.39
March 2017	18,344,160.98
April 2017	16,781,656.95
May 2017	15,298,485.46
June 2017	13,894,180.99
July 2017	12,567,918.37
August 2017	11,318,451.22
September 2017	10,145,098.80
October 2017	9,047,085.17
November 2017	8,023,310.17
December 2017	7,071,698.68
January 2018	6,191,130.35
February 2018	5,379,565.74
March 2018	4,634,075.06
April 2018	3,951,323.40
May 2018	3,329,682.03
June 2018	2,767,179.33
July 2018	2,262,271.22
August 2018	1,812,457.22
September 2018	1,417,209.25
October 2018	1,075,669.99
November 2018	787,047.10
December 2018	550,517.69
January 2019	364,155.70
February 2019	223,702.97
March 2019	123,068.05
April 2019	55,557.98
May 2019	17,445.63
June 2019	2,545.05
July 2019	2,080.59
August 2019	1,666.60
September 2019	1,303.43
October 2019	991.42
November 2019	730.91
December 2019	522.25
January 2020	355.93
February 2020	232.24
March 2020	135.19
April 2020	64.95
May 2020	21.70
June 2020	0.00

2. Principles of Interpretation and Construction

Knowledge

- a. References in any Transaction Document to the expressions "so far as the Seller is aware" or "to the best of the knowledge, information and belief of the Seller" or any similar expression in respect of any matter shall be deemed to refer to the actual knowledge of senior officers of the Seller.
- 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.
- 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 directors 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", "deed" 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. 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 its 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 # 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)
2011-01	26,919	6,871,159.273	905,868.901	0	7,797.946	451,696.865	51,953.281	4,769.699	852.717	71.704	856.558
2011-02	27,710	7,309,895.703	305,013.579	0	6,989.056	446,643.858	134,805.638	6,251.290	2,082.319	235.675	789.497
2011-03	27,677	7,157,164.083	853,082.455	28.828	13,907.407	447,094.019	57,819.385	5,005.784	2,096.817	1,157.568	387.817
2011-04	28,952	7,539,633.024	869,280.759	0	9,467.466	447,821.381	112,353.471	5,594.731	1,949.722	1,432.539	1,157.166
2011-05	30,179	7,946,492.393	1,057,247.114	99.075	8,107.219	454,144.214	78,777.148	4,666.650	1,107.191	1,825.405	1,400.882
2011-06	31,453	8,533,719.831	1,116,584.331	0	14,156.037	447,478.587	103,368.739	8,355.846	1,625.207	680.440	2,384.218
2011-07	32,519	9,183,357.700	1,030,298.349	98.205	14,825.342	437,649.930	151,098.227	5,683.786	3,172.691	617.811	2,130.763
2011-08	33,431	9,753,223.887	1,084,396.241	38.471	17,969.984	439,922.087	79,539.951	4,659.004	1,680.899	2,426.499	1,596.097
2011-09	34,788	10,370,154.333	1,235,639.164	38.744	15,586.671	439,773.956	246,564.338	5,830.609	2,545.380	987.722	3,404.596
2011-10	36,613	11,109,419.271	1,013,554.444	0	15,519.942	419,159.005	135,084.414	10,087.574	3,383.658	1,890.403	3,385.236
2011-11	38,169	11,680,831.366	1,404,401.607	267.442	59,079.650	456,234.116	156,667.212	8,571.359	3,797.157	3,030.312	3,909.968
2011-12	40,690	12,561,384.482	1,807,451.490	127.846	23,172.698	473,126.634	235,618.264	13,230.184	4,951.916	2,858.983	6,139.140
2012-01	44,302	13,828,273.736	1,437,266.212	443.297	12,430.614	457,645.326	240,053.156	15,251.749	6,378.047	3,905.435	7,780.910
2012-02	46,869	14,788,715.156	797,730.781	498.093	16,436.232	508,942.707	265,999.771	13,629.922	6,439.768	4,219.772	9,061.962
2012-03	48,700	15,047,906.861	854,157.263	514.631	28,145.217	533,497.380	142,391.676	12,782.173	7,998.232	6,212.250	10,381.743
2012-04	51,251	15,326,744.983	472,197.068	150.000	23,691.085	556,774.207	361.553	12,474.708	3,737.411	6,597.434	11,849.855
2012-05	52,503	15,207,917.045	839,546.314	49.719	39,878.224	552,516.072	155,980.457	29,733.770	4,212.685	3,812.674	14,893.307
2012-06	54,648	15,441,702.011	871,620.412	200.000	26,110.174	589,568.483	442,021.905	30,035.972	13,860.328	4,216.773	15,190.357
2012-07	56,765	15,674,128.352	737,371.128	180.000	33,759.618	626,259.098	194,987.868	35,025.398	19,028.919	12,670.011	13,955.260
2012-08	58,321	15,730,443.754	778,640.978	102.073	45,744.406	662,883.665	176,280.420	27,255.074	18,960.221	17,168.959	22,458.386
2012-09	59,682	15,784,470.982	910,294.788	210.000	48,217.272	699,789.661	357,798.340	29,235.086	16,952.779	14,234.489	33,483.619
2012-10	60,901	15,931,336.281	674,644.850	110.000	41,788.746	703,535.232	211,579.204	38,331.438	19,653.310	15,983.981	42,363.294
2012-11	61,894	15,838,213.396	730,808.123	160.000	43,157.255	736,450.296	262,193.123	33,668.597	23,197.772	12,587.492	44,192.037
2012-12	63,068	15,762,118.741	733,742.459	40.000	34,711.193	735,377.193	255,546.889	56,406.651	16,689.592	20,564.169	43,603.226
2013-01	64,273	15,700,540.039	806,723.490	300.000	39,354.032	704,290.170	210,100.496	46,138.092	24,446.607	15,042.655	53,201.424
2013-02	66,002	15,737,743.834	342,467.924	142.629	28,881.513	668,980.039	383,653.669	45,063.443	22,531.859	20,079.425	56,899.535
2013-03	66,589	15,365,228.241	433,297.599	250.000	39,547.882	679,846.245	266,425.728	37,924.593	21,952.576	14,307.427	50,673.941
2013-04	67,433	15,037,082.330	534,551.252	70.000	42,209.368	668,437.140	390,650.850	40,724.442	15,732.276	17,955.119	48,163.617
2013-05	68,411	14,832,605.557	513,189.992	360.000	50,262.293	705,676.739	190,593.047	39,092.997	17,169.903	13,111.745	48,619.921
2013-06	68,635	14,553,528.338	535,788.763	190.000	30,773.311	704,044.738	494,829.132	42,121.273	15,928.357	11,808.415	49,809.520
2013-07	68,714	14,332,166.555	768,533.258	250.000	35,956.902	698,645.883	221,236.642	42,161.669	13,340.000	11,389.564	45,686.812
2013-08	69,970	14,322,217.211	785,606.859	270.000	36,845.066	685,192.771	279,719.385	51,548.022	18,005.105	10,105.731	45,166.868
2013-09	71,672	14,362,627.554	1,001,145.798	30.000	36,852.856	701,147.096	262,969.153	49,839.794	23,494.838	10,902.291	45,737.810
2013-10	73,944	14,597,996.142	1,089,102.799	100.000	37,267.233	704,747.209	222,886.748	43,182.234	17,261.580	19,429.574	46,682.271
2013-11	76,620	14,916,191.201	1,340,681.067	240.000	39,251.941	711,569.555	539,676.242	38,196.647	20,702.816	14,894.555	55,209.887
2013-12	80,055	15,466,146.137	1,627,375.126	40.000	52,368.689	739,044.476	249,906.448	38,247.920	15,859.674	15,365.996	53,819.365
2014-01	84,104	16,243,360.179	2,095,896.001	0	42,339.693	779,431.956	190,944.432	30,941.519	20,289.260	11,352.969	53,326.308
2014-02	89,223	17,484,547.093	741,112.547	0	33,323.467	869,088.309	341,491.426	31,936.285	16,001.193	18,113.388	53,887.237
2014-03	89,978	17,300,837.725	1,404,070.477	100.000	42,861.075	945,680.251	228,235.442	30,671.135	14,118.117	14,234.613	62,177.209
2014-04	91,622	17,681,192.946	1,574,205.759	98.762	46,969.722	879,013.598	249,387.452	30,043.219	14,229.749	13,357.006	60,490.348
2014-05	94,449	18,294,816.498	1,479,944.603	100.000	39,415.465	958,375.215	255,563.140	27,009.211	13,841.623	11,951.425	61,853.936
2014-06	96,364	18,745,229.981	1,352,098.064	0	39,470.822	957,158.550	366,947.615	25,061.856	11,320.572	11,119.418	65,637.708
2014-07	97,576	19,070,726.371	1,670,590.113	45.000	50,824.788	990,991.773	251,941.042	28,400.109	11,856.436	8,739.565	64,793.143
2014-08	99,415	19,659,749.835	1,711,058.172	140.000	44,087.441	907,768.493	501,839.995	27,677.214	11,958.090	11,107.848	62,672.255
2014-09	102,085	20,386,846.836	2,553,558.882	0	52,531.549	970,702.129	323,476.228	23,378.046	13,530.068	10,000.666	60,330.633
2014-10	107,281	21,874,791.061	2,386,571.606	210.000	41,091.404	1,021,203.153	255,131.999	30,431.887	11,640.641	11,496.282	61,599.493
2014-11	112,118	23,168,438.114	2,852,259.037	80.000	47,941.124	1,039,718.238	831,550.502	31,242.897	16,864.674	9,875.590	60,888.044
2014-12	117,972	24,904,128.159	3,328,010.360	170.000	52,761.875	1,138,874.122	318,837.936	32,131.720	15,075.516	14,658.632	55,325.826
2015-01	124,575	26,975,209.644	3,144,166.713	0	65,548.860	1,190,413.231	470,768.154	42,025.834	19,431.983	10,800.467	60,005.480
2015-02	131,144	28,832,818.170	2,430,394.816	0	37,037.725	1,154,522.723	747,326.645	53,359.991	27,774.791	17,021.984	59,472.501
2015-03	137,003	30,037,061.249	2,210,428.040	0	70,396.867	1,267,537.269	358,031.508	50,308.461	27,704.445	24,974.796	63,311.647
2015-04	141,930	30,857,728.112	2,387,644.461	0	67,753.305	1,289,755.642	455,800.917	43,139.839	22,589.798	23,581.346	74,000.016
2015-05	147,856	31,850,988.015	2,390,254.733	100.000	68,585.763	1,306,207.244	668,163.728	48,180.911	20,303.766	19,436.648	86,599.467
2015-06	153,566	32,829,997.895	2,390,564.133	470.000	76,465.698	1,329,742.278	579,511.060	39,810.401	27,647.459	16,461.301	90,374.027
2015-07	159,582	33,764,444.475	2,614,318.195	0	81,439.464	1,395,370.036	304,769.406	42,371.042	18,352.715	21,060.103	88,270.402
2015-08	166,793	34,851,667.316	2,733,778.955	150.000	82,548.731	1,452,343.029	430,657.855	46,121.324	25,368.770	13,493.575	91,104.746
2015-09	174,524	36,014,881.071	3,055,116.102	0	85,041.031	1,571,891.658	517,974.143	51,542.832	22,181.351	21,373.135	86,172.382
2015-10	182,962	37,370,002.481	2,233,764.851	0	80,085.754	1,593,359.793	560,645.552	56,870.823	26,216.816	17,347.555	87,042.725
2015-11	189,035	37,879,715.125	2,784,086.221	250.000	107,415.367	1,665,131.781	691,440.673	67,008.523	21,649.008	17,942.699	77,942.699
2015-12	195,735	38,835,101.202	3,415,042.348	490.000	126,407.885	1,740,100.400	390,731.752	40,024.783	20,800.507	20,973.586	75,080.852
2016-01	203,620	40,320,336.932	4,024,170.973	140.000	100,169.772	1,790,957.283	898,910.318	45,964.985	21,210.200	17,192.538	77,191.064
2016-02	213,916	42,413,454.785	1,908,113.527	240.000	74,176.572	1,789,786.500	922,315.891	50,018.976	24,362.577	17,330.001	77,148.275
2016-03	218,838	42,396,114.175	3,033,259.835	330.000	145,040.801	1,906,862.629	415,210.101	36,494.452	27,068.993	19,409.727	73,803.444
2016-04	227,448	43,308,741.351	2,727,710.241	960.000	118,013.508	1,958,470.626	1,141,388.897	34,632.243	23,530.604	20,976.591	73,738.740
2016-05	234,891	43,915,222.667	3,397,572.512	466.056	125,219.334	2,047,776.030	451,436.977	36,336.701	19,087.833	16,895.459	76,177.999
2016-06	245,172	45,055,652.640	3,407,746.981	50.000	124,379.340	2,134,101.635	607,354.745	39,535.474	19,294.848	17,321.614	73,410.370

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 期初金额 (元)	Partial Prepayment 部分早偿金额 (元)	Full Prepayment 全部早偿金额 (元)	Scheduled Principal Collection 正常还款金额 (元)	Contracts Delinquent 1-30 Days 拖欠 1-30 天金额 (元)	Contracts Delinquent 31- 60 Days 拖欠 31-60 天金额 (元)	Contracts Delinquent 61- 90 Days 拖欠 61-90 天金额 (元)	Contracts Delinquent 91-120 Days 拖欠 91-120 天金额 (元)	Contracts Delinquent Over 120 Days 拖欠 120 天以上金额 (元)
201105	2011-05	0	0	0	242.900	0	0	0	0	0	0
201105	2011-06	2.721	1,057,004.214	0	1,752.012	26,886.068	17,931.000	0	0	0	0
201105	2011-07	2.718	1,028,338.839	0	0	26,805.968	21,189.029	0	0	0	0
201105	2011-08	2.718	1,001,049.583	0	1,270.949	27,113.256	8,340.793	0	0	0	0
201105	2011-09	2.716	971,891.668	0	557.562	27,140.876	20,771.153	0	0	0	0
201105	2011-10	2.714	943,036.327	0	2,286.334	26,449.080	11,199.527	290.484	0	0	0
201105	2011-11	2.708	913,786.125	68.779	3,214.744	27,211.435	19,599.674	0	0	0	0
201105	2011-12	2.695	882,910.459	98.867	864.951	27,535.477	10,861.431	1,868.516	0	0	0
201105	2012-01	2.690	852,900.478	0	795.668	26,471.896	14,326.213	742.325	495.607	0	0
201105	2012-02	2.686	825,329.707	0	1,191.954	27,173.333	23,407.138	527.562	536.820	495.607	0
201105	2012-03	2.682	796,491.102	0	4,118.212	27,589.792	11,466.575	1,413.760	527.562	0	495.607
201105	2012-04	2.672	763,964.278	0	797.792	27,465.090	0	395.981	453.746	527.562	495.607
201105	2012-05	2.668	734,671.263	0	4,484.136	29,801.072	11,574.638	3,432.628	0	0	527.562
201105	2012-06	2.626	699,952.541	0	1,167.203	26,695.244	23,071.258	1,748.710	1,309.833	0	0
201105	2012-07	2.621	671,429.337	0	718.688	27,056.892	12,603.637	2,851.614	927.733	1,309.833	0
201105	2012-08	2.616	642,855.587	0	3,912.225	27,131.469	13,087.832	386.148	2,010.118	921.916	1,309.833
201105	2012-09	2.602	611,251.629	0	1,530.776	26,521.758	20,713.207	4,096.052	0	882.113	2,231.749
201105	2012-10	2.594	582,572.518	0	1,898.271	26,982.725	10,049.754	3,022.670	2,423.226	209.322	2,197.977
201105	2012-11	2.581	552,512.197	0	742.109	86,056.178	15,457.680	3,468.621	2,563.659	1,807.822	2,407.299
201105	2012-12	2.125	465,179.928	0	2,372.619	24,174.451	12,496.796	4,382.146	1,211.354	3,588.344	2,818.317
201105	2013-01	2.100	435,865.842	0	1,299.561	24,024.793	8,774.887	3,174.278	3,030.661	1,211.354	3,922.353
201105	2013-02	2.085	408,128.518	0	1,153.930	23,624.396	15,369.701	1,503.973	1,377.961	2,682.975	3,135.575
201105	2013-03	2.079	382,507.973	0	1,696.317	23,834.073	11,733.011	1,600.994	2,057.666	1,055.916	2,575.002
201105	2013-04	2.066	354,384.531	0	3,208.499	23,912.477	10,889.105	2,544.736	0	1,272.073	2,030.155
201105	2013-05	2.044	325,086.704	0	2,638.357	46,918.347	9,111.020	1,802.422	1,508.028	0	2,262.999
201105	2013-06	1.443	273,978.518	0	473.460	16,898.590	15,033.910	1,789.942	949.093	1,508.028	1,913.999
201105	2013-07	1.423	255,030.705	0	889.508	17,291.951	7,970.918	678.648	471.325	954.018	1,737.796
201105	2013-08	1.416	234,530.074	0	677.662	16,961.430	10,056.818	2,641.660	443.627	0	2,407.923
201105	2013-09	1.410	216,282.428	0	1,783.021	16,900.471	7,333.878	2,037.246	2,091.380	200.943	1,585.990
201105	2013-10	1.395	195,825.323	0	1,201.895	16,918.002	5,551.083	2,752.600	962.321	1,514.109	814.751
201105	2013-11	1.382	175,954.556	0	562.102	16,349.587	11,523.739	1,113.521	2,087.895	713.517	2,296.285
201105	2013-12	1.368	158,359.430	0	1,139.574	16,934.197	5,698.563	1,168.735	793.475	679.320	2,580.810
201105	2014-01	1.355	138,333.409	0	640.160	16,842.963	2,426.665	1,794.851	855.222	1,033.053	2,351.653
201105	2014-02	1.341	119,823.847	0	532.883	16,644.096	4,651.076	285.037	1,705.201	649.776	2,837.654
201105	2014-03	1.329	101,673.807	0	1,028.950	16,628.873	3,064.305	697.335	215.157	1,204.984	3,226.848
201105	2014-04	1.315	83,103.527	0	310.895	16,565.971	1,987.585	110.480	603.001	215.157	3,627.496
201105	2014-05	1.290	64,640.809	0	475.631	18,094.340	3,452.826	108.167	98.324	479.743	3,235.355
201105	2014-06	341	44,996.986	0	241.413	2,540.340	2,071.374	29	108.167	68.945	3,154.688
201105	2014-07	295	40,927.270	0	389.210	2,522.182	1,851.142	0	0	108.167	1,871.914
201105	2014-08	285	36,556.620	0	926.471	2,426.483	2,028.005	206.421	0	0	1,922.918
201105	2014-09	279	33,060.860	0	80.320	2,458.970	1,224.095	335.878	0	0	1,436.954
201105	2014-10	275	29,912.689	0	298.185	2,438.481	1,429.192	319.151	137.710	0	1,409.600
201105	2014-11	271	27,061.841	0	154.927	2,336.038	1,931.523	376.408	129.298	0	1,409.600
201105	2014-12	268	24,450.228	0	33.550	2,428.178	580.574	818.112	0	129.298	1,409.600
201105	2015-01	267	21,805.244	0	171.800	2,351.268	977.711	592.798	437.922	0	1,538.897
201105	2015-02	266	19,212.233	0	20.344	2,329.305	782.577	498.327	231.458	437.922	1,538.897
201105	2015-03	265	16,720.763	0	73.958	2,347.738	526.747	147.328	342.365	231.458	1,847.522
201105	2015-04	260	14,008.401	0	157.950	2,312.744	685.665	138.630	0	342.365	1,840.323
201105	2015-05	257	11,159.622	0	117.959	2,273.381	719.571	0	0	0	1,983.423
201105	2015-06	82	8,407.333	0	180.257	418.718	890.960	98.060	0	0	1,751.965
201105	2015-07	66	7,509.603	0	0	480.887	83.590	0	0	0	1,751.965
201105	2015-08	66	6,933.820	0	71.486	462.467	233.080	0	0	0	1,409.600
201105	2015-09	64	6,040.842	0	0	463.280	235.532	0	0	0	1,409.600
201105	2015-10	64	5,545.611	0	56.333	467.858	201.396	0	0	0	1,409.600
201105	2015-11	63	4,986.526	0	0	465.889	160.073	0	0	0	1,409.600
201105	2015-12	63	4,486.536	0	0	438.105	332.958	0	0	0	1,409.600
201105	2016-01	63	4,016.413	0	65.858	443.106	168.936	41.562	0	0	1,409.600
201105	2016-02	61	3,450.660	0	0	447.949	129.738	0	41.562	0	1,409.600
201105	2016-03	61	2,948.789	0	0	460.751	35.201	0	0	41.562	1,409.600
201105	2016-04	61	2,435.033	0	0	446.595	72.658	0	0	0	1,409.600

Static Pool 静态池	Month Ending 报告期末	Beginning Number Of Loans 期初笔数	Beginning Balance 期初金额 (元)	Partial Prepayment 部分早偿金额 (元)	Full Prepayment 全部早偿金额 (元)	Scheduled Principal Collection 正常还款金额 (元)	Contracts Delinquent 1-30 Days 拖欠 1-30 天金额 (元)	Contracts Delinquent 31- 60 Days 拖欠 31-60 天金额 (元)	Contracts Delinquent 61- 90 Days 拖欠 61-90 天金额 (元)	Contracts Delinquent 91-120 Days 拖欠 91-120 天金额 (元)	Contracts Delinquent Over 120 Days 拖欠 120 天以上金额 (元)
201106	2011-06	0	0	0	0	0	0	0	0	0	0
201106	2011-07	2,724	1,116,574.086	0	914.686	28,613.314	8,320.078	0	0	0	0
201106	2011-08	2,721	1,086,986.458	0	1,109.008	28,717.596	5,846.563	0	0	0	0
201106	2011-09	2,718	1,056,789.483	0	1,325.539	28,868.933	29,695.666	559.315	0	0	0
201106	2011-10	2,715	1,022,806.981	0	230.417	25,253.637	10,694.562	0	559.315	0	0
201106	2011-11	2,713	997,074.748	0	1,276.625	28,998.389	10,203.781	536.877	0	559.315	0
201106	2011-12	2,706	966,496.719	0	1,697.496	29,105.304	26,206.785	1,465.257	536.877	0	559.315
201106	2012-01	2,700	931,679.736	0	757.818	25,216.212	11,412.008	3,041.482	865.741	536.877	559.315
201106	2012-02	2,699	905,478.830	0	857.562	29,135.641	11,753.961	505.403	1,593.547	865.741	536.877
201106	2012-03	2,693	874,455.647	0	1,636.754	29,283.860	10,243.391	92.295	505.403	2,202.464	661.806
201106	2012-04	2,685	843,107.996	0	1,664.993	29,178.907	0	1,213.417	0	505.403	2,835.267
201106	2012-05	2,680	811,431.292	0	3,567.333	29,393.755	6,143.619	2,812.595	1,304.433	0	1,651.198
201106	2012-06	2,668	778,212.216	0	3,989.340	30,948.622	19,798.031	3,579.462	1,386.345	1,304.433	1,651.198
201106	2012-07	2,625	742,160.634	0	1,915.765	27,871.962	7,974.230	1,615.389	2,648.535	1,386.345	1,811.192
201106	2012-08	2,619	711,267.459	0	2,848.562	28,596.902	9,446.612	2,806.008	954.610	3,102.190	2,588.620
201106	2012-09	2,607	678,930.354	0	3,703.383	28,194.658	16,801.045	1,398.315	2,806.008	954.610	5,025.412
201106	2012-10	2,594	646,012.863	0	2,620.841	28,472.933	7,997.488	2,054.034	0	3,350.297	6,549.064
201106	2012-11	2,582	614,202.270	0	4,488.486	28,308.575	11,013.120	1,614.032	1,235.004	0	6,549.629
201106	2012-12	2,565	577,630.195	0	1,291.258	82,317.624	13,085.115	4,711.431	0	593.295	4,256.674
201106	2013-01	2,174	491,317.391	0	1,820.331	26,235.686	6,800.689	3,474.400	1,677.792	0	4,343.117
201106	2013-02	2,155	460,388.057	-2.112	196.615	25,680.842	14,715.504	2,762.444	2,348.025	792.781	4,343.117
201106	2013-03	2,153	434,170.604	0	3,522.889	25,962.004	9,044.143	2,652.173	920.649	2,178.750	2,044.951
201106	2013-04	2,131	401,145.699	0	1,641.171	25,445.370	13,639.577	1,619.834	906.174	1,664.199	3,366.086
201106	2013-05	2,118	373,163.054	0	3,706.393	25,893.022	4,914.584	1,207.344	799.306	906.174	4,200.432
201106	2013-06	2,087	341,885.175	0	2,180.668	52,286.010	16,540.344	1,220.862	371.426	544.654	3,509.234
201106	2013-07	1,406	285,880.113	0	646.769	18,526.987	4,489.497	2,583.864	1,200.003	0	3,349.739
201106	2013-08	1,380	262,819.185	0	1,512.763	18,348.520	6,118.512	2,354.573	1,764.984	608.514	3,180.025
201106	2013-09	1,374	242,309.841	0	972.248	18,307.970	6,629.227	3,016.034	445.068	785.085	2,863.610
201106	2013-10	1,365	221,472.229	0	1,483.284	18,377.440	4,684.915	3,093.062	1,109.896	172.585	3,041.199
201106	2013-11	1,351	200,685.248	0	1,338.822	17,794.527	10,031.407	2,720.409	1,525.581	927.251	2,523.957
201106	2013-12	1,334	180,050.457	0	1,887.111	17,716.698	4,538.669	703.163	1,553.214	2,218.915	2,501.634
201106	2014-01	1,311	158,377.530	0	901.923	17,500.786	2,731.814	1,567.476	1,096.828	658.081	4,720.549
201106	2014-02	1,301	139,512.961	0	563.403	17,677.124	5,106.623	873.215	548.870	1,336.982	3,852.113
201106	2014-03	1,291	119,691.364	0	418.346	17,840.801	3,040.355	818.125	641.443	548.870	5,179.095
201106	2014-04	1,284	100,657.895	0	1,159.348	17,697.948	2,414.464	790.141	150.884	641.443	4,568.428
201106	2014-05	1,268	80,101.002	0	397.418	17,654.743	1,978.971	761.733	226.577	0	5,087.369
201106	2014-06	1,251	61,072.374	0	0	19,272.207	2,235.205	147.081	470.254	226.577	4,304.653
201106	2014-07	284	40,320.431	0	432.413	2,304.462	927.433	157.668	190.897	284.651	4,304.653
201106	2014-08	244	36,730.609	0	0	2,212.395	1,403.332	521.188	45.263	152.962	3,985.797
201106	2014-09	238	33,736.218	0	217.649	2,232.176	738.616	913.144	0	45.263	3,882.359
201106	2014-10	236	31,100.441	0	196.500	2,240.094	536.230	607.829	365.973	0	3,534.441
201106	2014-11	234	28,304.306	0	258.973	2,183.162	1,058.073	361.549	217.100	365.973	3,351.474
201106	2014-12	227	25,630.153	0	127.323	2,189.533	631.946	235.375	164.540	217.100	3,679.587
201106	2015-01	223	23,142.528	0	462.396	2,175.258	402.190	310.677	235.375	0	3,222.510
201106	2015-02	215	19,761.874	0	295.043	2,073.003	628.929	181.979	161.791	235.375	2,812.952
201106	2015-03	211	17,151.704	0	189.115	2,036.019	452.091	167.181	68.269	313.123	2,873.759
201106	2015-04	206	14,774.603	0	151.260	2,034.508	287.661	125.631	0	68.269	2,181.106
201106	2015-05	199	11,467.288	0	0	1,953.372	407.043	223.246	0	0	2,249.376
201106	2015-06	197	9,427.223	0	0	2,003.555	225.291	13.655	208.660	43.650	2,019.315
201106	2015-07	53	7,126.532	0	0	361.111	176.803	4.679	123.136	91.123	1,814.630
201106	2015-08	48	6,463.808	0	0	371.095	80.291	0	101.009	13.655	1,905.754
201106	2015-09	47	6,056.211	0	0	360.813	209.226	0	0	101.009	1,919.408
201106	2015-10	47	5,679.067	0	0	371.373	116.756	82.533	0	0	1,350.367
201106	2015-11	46	4,690.574	0	191.171	341.828	265.656	0	0	0	1,245.588
201106	2015-12	41	4,014.756	0	50.601	343.562	113.259	63.805	0	0	1,245.588
201106	2016-01	40	3,596.060	0	36.392	343.827	174.378	0	0	0	1,245.588
201106	2016-02	38	3,142.818	0	0	328.838	192.291	0	0	0	1,245.588
201106	2016-03	38	2,783.640	0	0	361.918	30.081	0	0	0	1,245.588
201106	2016-04	38	2,381.790	0	0	342.811	88.227	0	0	0	1,245.588
201106	2016-05	38	2,029.263	0	23.072	339.382	29.900	26.671	0	0	1,245.588

Static Pool 静态池	Month Ending 报告期末	Beginning Number Of Loans 期初笔数	Beginning Balance 期初金额 (元)	Partial Prepayment 部分早偿金额 (元)	Full Prepayment 全部早偿金额 (元)	Scheduled Principal Collection 正常还款金额 (元)	Contracts Delinquent 1-30 Days 拖欠 1-30 天金额 (元)	Contracts Delinquent 31- 60 Days 拖欠 31-60 天金额 (元)	Contracts Delinquent 61- 90 Days 拖欠 61-90 天金额 (元)	Contracts Delinquent 91-120 Days 拖欠 91-120 天金额 (元)	Contracts Delinquent Over 120 Days 拖欠 120 天以上金额 (元)
201107	2011-07	0	0	0	307,500	0	0	0	0	0	0
201107	2011-08	2,336	1,029,990.849	38,471	382,400	25,104.882	3,060.950	0	0	0	0
201107	2011-09	2,335	1,004,395.726	38,744	766,160	25,234,730	7,721,474	0	0	0	0
201107	2011-10	2,331	977,274,102	0	0	24,286,994	6,290,250	306,093	0	0	0
201107	2011-11	2,331	952,847,227	0	973,821	25,360,180	6,130,644	1,141,725	0	0	0
201107	2011-12	2,329	926,290,285	0	1,342,470	25,398,192	9,223,898	579,656	1,141,725	0	0
201107	2012-01	2,326	898,397,620	0	592,640	24,411,594	10,568,945	592,299	0	1,141,725	0
201107	2012-02	2,324	873,180,479	0	1,141,987	25,388,573	14,103,799	882,530	0	0	1,141,725
201107	2012-03	2,320	846,262,556	128,229	1,011,441	25,695,408	5,344,182	1,887,224	685,801	0	1,141,725
201107	2012-04	2,314	818,982,892	0	281,775	25,709,351	0	632,534	0	685,801	585,466
201107	2012-05	2,312	791,765,629	0	2,066,847	25,726,785	7,890,511	2,832,756	0	0	685,801
201107	2012-06	2,305	763,374,158	0	1,711,079	25,524,715	22,600,989	2,343,918	1,982,469	0	685,801
201107	2012-07	2,295	734,592,378	0	5,119,917	42,953,118	9,545,976	2,276,879	1,531,750	1,744,739	253,520
201107	2012-08	2,184	685,484,732	0	1,382,292	24,964,852	7,817,128	4,539,976	1,253,994	1,116,668	1,998,259
201107	2012-09	2,180	658,508,331	0	4,119,383	24,867,737	11,184,703	3,915,422	2,061,984	1,253,994	2,860,581
201107	2012-10	2,165	628,956,830	0	2,271,854	24,875,854	6,350,447	4,561,390	3,308,056	1,182,210	3,672,920
201107	2012-11	2,155	601,142,122	0	3,289,523	24,684,887	7,696,880	2,687,831	4,152,313	2,242,005	4,485,983
201107	2012-12	2,146	572,611,490	0	659,230	24,739,825	5,848,259	5,506,096	704,763	4,128,113	4,565,440
201107	2013-01	2,139	545,545,308	0	3,087,006	63,812,344	6,296,143	3,375,635	1,497,909	1,678,855	6,961,019
201107	2013-02	1,888	477,678,490	0	1,247,567	23,936,001	12,569,293	1,835,855	2,311,449	1,872,584	8,262,754
201107	2013-03	1,880	451,774,910	0	1,992,490	23,998,576	9,906,157	1,486,866	1,722,391	1,940,686	5,910,107
201107	2013-04	1,865	423,513,228	0	2,552,874	23,654,530	10,880,320	3,824,205	389,710	2,628,770	5,398,296
201107	2013-05	1,853	395,865,592	0	2,182,925	24,121,065	5,497,891	1,889,953	2,243,635	858,208	6,155,869
201107	2013-06	1,837	367,541,402	0	3,016,508	23,737,883	10,462,039	583,769	414,365	1,896,942	5,434,624
201107	2013-07	1,815	338,798,799	0	1,369,150	50,028,910	9,365,740	845,950	224,663	96,311	4,384,711
201107	2013-08	1,448	284,323,952	0	1,782,692	18,290,002	9,018,558	1,713,821	817,706	0	4,168,929
201107	2013-09	1,435	263,324,272	0	1,395,746	18,265,164	7,231,425	2,274,942	452,396	580,880	3,068,062
201107	2013-10	1,423	242,070,818	0	384,163	18,369,071	6,944,142	1,873,812	784,624	452,396	2,331,524
201107	2013-11	1,417	221,499,268	0	1,314,464	17,992,942	10,808,451	2,769,742	1,218,473	603,781	2,500,974
201107	2013-12	1,405	201,020,563	0	1,716,833	17,878,872	4,860,804	1,881,208	1,912,170	1,218,473	2,627,181
201107	2014-01	1,389	179,724,681	0	1,577,672	17,755,089	3,257,293	1,078,099	437,977	334,509	3,845,654
201107	2014-02	1,379	158,735,164	0	489,115	18,016,422	4,333,178	971,534	1,024,336	251,124	3,896,355
201107	2014-03	1,372	139,653,784	0	608,858	18,033,564	2,838,797	1,427,237	0	389,701	3,961,577
201107	2014-04	1,362	120,174,966	0	1,005,960	17,946,007	2,596,515	1,144,018	121,507	0	3,256,037
201107	2014-05	1,346	99,626,066	0	1,024,258	17,995,797	1,534,779	823,793	395,379	43,441	2,921,529
201107	2014-06	1,331	79,671,629	0	503,022	17,770,720	1,980,232	209,424	447,299	331,147	2,921,529
201107	2014-07	1,306	60,597,821	0	43,768	19,767,499	790,972	154,211	0	447,299	3,252,675
201107	2014-08	260	40,203,460	0	279,479	2,436,389	594,270	10,683	138,648	405,642	2,834,796
201107	2014-09	237	36,713,905	0	82,484	2,419,390	832,031	0	10,683	148,264	3,188,343
201107	2014-10	235	34,127,973	0	0	2,478,825	204,581	0	0	10,683	3,002,460
201107	2014-11	234	31,256,573	0	326,682	2,391,641	1,316,216	40,455	0	0	2,972,577
201107	2014-12	230	28,490,812	0	199,637	2,374,939	677,541	0	40,455	0	2,615,030
201107	2015-01	226	25,468,195	0	0	2,373,110	903,167	0	0	40,455	2,555,147
201107	2015-02	224	22,963,287	0	81,023	2,338,930	772,040	143,351	0	0	2,592,602
201107	2015-03	223	20,483,410	0	74,765	2,366,955	213,116	348,508	0	0	2,592,602
201107	2015-04	221	17,966,855	0	321,828	2,325,044	530,306	129,231	57,375	0	2,552,147
201107	2015-05	213	15,184,605	0	224,084	2,249,459	433,943	297,030	129,231	57,375	2,296,023
201107	2015-06	208	12,421,129	0	108,849	2,187,139	301,851	60,339	216,275	0	2,350,398
201107	2015-07	202	9,969,718	0	116,399	2,195,404	143,527	0	114,170	95,265	2,258,130
201107	2015-08	54	7,406,227	0	0	388,133	0	0	0	114,170	2,350,395
201107	2015-09	51	6,947,749	0	0	375,085	185,551	0	0	0	2,405,190
201107	2015-10	50	6,513,289	0	72,612	388,483	64,021	0	64,705	0	2,309,925
201107	2015-11	48	5,983,068	0	54,831	350,598	413,706	0	58,963	0	2,195,755
201107	2015-12	47	5,513,996	0	251,104	353,532	55,339	47,460	0	0	2,195,755
201107	2016-01	46	4,853,584	0	0	340,484	161,575	0	47,460	0	1,509,450
201107	2016-02	44	3,820,082	0	0	359,585	39,066	0	0	47,460	1,509,450
201107	2016-03	44	3,437,961	0	0	362,492	32,693	0	0	0	1,043,976
201107	2016-04	43	2,556,163	0	0	363,868	32,564	0	0	0	1,043,976
201107	2016-05	43	2,185,868	0	16,338	368,376	19,783	0	0	0	996,516
201107	2016-06	41	1,745,656	0	0	354,721	30,308	0	0	0	996,516

Static Pool 静态池	Month Ending 报告期末	Beginning Number Of Loans 期初笔数	Beginning Balance 期初金额 (元)	Partial Prepayment 部分早偿金额 (元)	Full Prepayment 全部早偿金额 (元)	Scheduled Principal Collection 正常还款金额 (元)	Contracts Delinquent 1-30 Days 拖欠 1-30 天金额 (元)	Contracts Delinquent 31- 60 Days 拖欠 31-60 天金额 (元)	Contracts Delinquent 61- 90 Days 拖欠 61-90 天金额 (元)	Contracts Delinquent 91-120 Days 拖欠 91-120 天金额 (元)	Contracts Delinquent Over 120 Days 拖欠 120 天以上金额 (元)
201108	2011-08	0	0	0	1,078.400	0	0	0	0	0	0
201108	2011-09	2,510	1,083,008.483	0	0	25,390.529	28,504.353	134,500	0	0	0
201108	2011-10	2,510	1,054,486.555	0	1,020.174	22,554.140	7,409.103	0	0	0	0
201108	2011-11	2,507	1,030,590.842	0	704.358	25,583.260	14,241.266	0	0	0	0
201108	2011-12	2,504	1,004,127.656	0	927.575	25,816.564	28,328.448	275.957	0	0	0
201108	2012-01	2,501	974,011.504	0	2,525.611	22,788.067	13,378.486	789.255	0	0	0
201108	2012-02	2,497	948,452.054	0	435.265	25,760.305	16,970.403	461.189	0	0	0
201108	2012-03	2,495	921,865.229	0	1,878.206	25,986.015	9,746.697	518.542	461.189	0	0
201108	2012-04	2,489	893,560.636	0	891.151	26,015.302	0	262.949	248.185	461.189	0
201108	2012-05	2,485	866,009.408	0	2,852.483	25,992.537	14,741.310	1,225.596	0	248.185	461.189
201108	2012-06	2,476	837,149.086	0	1,139.163	25,505.606	35,829.718	2,588.433	511.299	0	709.374
201108	2012-07	2,471	809,273.604	0	2,962.940	25,013.348	15,204.149	5,279.097	2,761.940	0	709.374
201108	2012-08	2,459	780,152.061	0	2,866.678	65,382.080	9,668.144	1,370.768	3,800.695	1,853.405	1,123.867
201108	2012-09	2,274	711,298.958	0	2,029.665	25,307.216	21,645.625	622.701	1,482.241	3,435.503	2,977.272
201108	2012-10	2,265	683,274.074	0	1,284.415	25,497.646	13,453.687	3,197.661	71.920	1,221.861	6,673.154
201108	2012-11	2,262	655,556.483	0	2,228.460	25,390.354	16,380.850	2,677.014	1,539.791	43.569	5,689.120
201108	2012-12	2,248	625,449.345	0	1,935.599	25,527.646	10,995.414	5,622.107	0	696.299	4,770.725
201108	2013-01	2,239	596,205.788	0	3,356.523	25,427.386	13,651.784	3,087.655	2,186.389	0	5,196.049
201108	2013-02	2,226	566,360.527	0	1,200.153	57,180.602	19,672.598	3,712.682	1,189.276	2,344.335	4,216.845
201108	2013-03	2,041	507,372.814	160,000	1,601.829	25,102.045	14,317.978	1,636.830	1,536.522	1,189.276	6,029.440
201108	2013-04	2,025	477,863.402	0	2,760.757	24,706.764	18,619.262	2,779.272	854.171	1,115.481	6,593.327
201108	2013-05	2,005	448,916.074	150,000	2,821.015	25,214.506	8,814.715	2,222.345	1,127.088	854.171	5,944.049
201108	2013-06	1,988	418,882.066	0	1,999.010	24,205.589	24,501.200	2,246.897	709.345	881.141	5,618.956
201108	2013-07	1,976	391,473.611	0	2,583.449	24,874.015	10,718.279	2,085.849	507.287	341.483	5,598.066
201108	2013-08	1,952	361,678.986	0	1,727.095	52,496.906	10,819.709	3,062.497	1,098.560	366.422	4,184.675
201108	2013-09	1,606	305,289.628	0	1,729.089	19,449.559	10,571.843	1,826.408	1,887.553	240.493	4,179.385
201108	2013-10	1,584	282,101.650	0	609.142	19,531.820	8,874.566	1,927.730	350.099	1,083.418	5,045.930
201108	2013-11	1,578	261,094.521	0	1,197.470	18,927.439	18,091.172	2,441.062	473.200	0	5,917.300
201108	2013-12	1,570	239,266.881	0	1,671.645	18,859.240	8,385.197	2,340.446	394.713	473.200	5,769.021
201108	2014-01	1,551	216,457.990	0	1,128.131	18,874.120	5,280.593	3,119.866	363.835	118.274	4,462.751
201108	2014-02	1,538	194,095.315	0	501.124	19,063.302	8,245.300	2,584.253	761.104	363.835	3,497.607
201108	2014-03	1,528	172,833.157	0	1,729.408	19,098.560	5,037.880	1,692.826	1,125.217	1,361.338	3,699.965
201108	2014-04	1,511	150,843.964	0	843.693	18,947.609	5,068.664	633.804	1,309.793	1,243.025	4,668.692
201108	2014-05	1,499	130,168.965	0	713.798	18,845.146	4,960.823	969.249	329.541	1,250.237	4,660.680
201108	2014-06	1,489	109,053.537	0	577.403	18,542.517	5,431.454	744.883	593.387	211.389	5,541.819
201108	2014-07	1,473	88,669.580	0	176.617	18,696.819	2,651.651	858.951	416.627	262.792	5,646.746
201108	2014-08	1,449	68,297.311	0	265.468	22,047.088	2,443.582	509.632	109.398	249.868	5,437.995
201108	2014-09	321	44,707.045	0	502.128	2,595.673	1,191.615	763.562	35.378	109.398	4,532.052
201108	2014-10	272	39,384.833	0	268.636	2,558.798	811.980	213.483	735.480	35.378	4,477.535
201108	2014-11	267	36,294.042	0	77.867	2,446.652	2,427.233	142.778	0	735.480	4,461.996
201108	2014-12	265	33,628.123	0	284.548	2,492.816	1,432.906	282.181	141.078	0	3,807.768
201108	2015-01	260	29,415.566	0	156.633	2,441.056	1,694.844	382.635	170.451	0	3,821.445
201108	2015-02	255	26,617.575	0	0	2,447.963	1,140.798	474.782	382.635	170.451	3,401.996
201108	2015-03	252	23,620.564	0	313.641	2,420.582	1,020.851	450.919	0	374.405	3,572.446
201108	2015-04	247	20,696.457	0	363.735	2,368.895	860.096	524.950	97.104	0	3,714.766
201108	2015-05	242	17,605.484	0	291.314	2,315.730	610.619	541.038	139.073	47.710	3,253.577
201108	2015-06	237	14,351.293	0	176.389	2,283.886	1,005.450	174.659	289.390	97.027	3,301.288
201108	2015-07	232	11,681.067	0	39.830	2,305.291	228.382	278.768	0	289.390	3,245.600
201108	2015-08	227	8,983.279	0	7.962	2,292.301	111.354	16.564	216.955	0	3,427.958
201108	2015-09	49	6,439.046	0	366.967	170.913	151.198	7.408	0	216.955	3,355.876
201108	2015-10	34	5,708.572	0	0	174.788	110.979	0	0	0	3,475.803
201108	2015-11	32	5,417.332	0	0	148.663	388.093	0	0	0	3,017.114
201108	2015-12	29	4,800.305	0	0	185.677	17.524	0	0	0	2,654.228
201108	2016-01	26	4,214.396	0	0	179.221	81.711	0	0	0	2,654.228
201108	2016-02	26	4,033.285	0	0	188.807	13.730	0	0	0	2,654.228
201108	2016-03	26	3,834.559	0	0	192.325	0	0	0	0	2,654.228
201108	2016-04	26	3,640.315	0	33.167	147.542	235.816	0	0	0	2,566.173
201108	2016-05	25	3,371.550	0	0	187.378	0	0	0	0	2,566.173
201108	2016-06	25	3,137.776	0	55.464	168.643	5.971	0	0	0	2,566.173

Static Pool 静态池	Month Ending 报告期末	Beginning Number Of Loans 期初笔数	Beginning Balance 期初金额 (元)	Partial Prepayment 部分早偿金额 (元)	Full Prepayment 全部早偿金额 (元)	Scheduled Principal Collection 正常还款金额 (元)	Contracts Delinquent 1-30 Days 拖欠 1-30 天金额 (元)	Contracts Delinquent 31- 60 Days 拖欠 31-60 天金额 (元)	Contracts Delinquent 61- 90 Days 拖欠 61-90 天金额 (元)	Contracts Delinquent 91-120 Days 拖欠 91-120 天金额 (元)	Contracts Delinquent Over 120 Days 拖欠 120 天以上金额 (元)
201109	2011-09	0	0	0	0	0	6,592.900	0	0	0	0
201109	2011-10	2,947	1,233,915.002	0	249,375	27,501.054	13,960.900	0	0	0	0
201109	2011-11	2,946	1,206,122.698	0	602,762	29,432.369	11,189.838	0	0	0	0
201109	2011-12	2,942	1,175,763.109	0	770,911	29,644.033	17,442.166	0	0	0	0
201109	2012-01	2,939	1,143,478.103	0	387,840	27,846.042	16,690.053	0	0	0	0
201109	2012-02	2,937	1,115,039.106	59,036	1,136.136	29,464.269	20,501.545	1,504.404	0	0	0
201109	2012-03	2,933	1,083,838.579	0	1,854.369	29,876.435	10,341.646	0	934.929	0	0
201109	2012-04	2,927	1,051,457.426	0	1,796.284	29,905.844	0	509.064	0	0	0
201109	2012-05	2,922	1,018,858.373	0	4,794.252	30,148.085	6,695.176	3,430.374	0	509.064	0
201109	2012-06	2,911	983,926.574	0	97.125	29,752.996	28,473.848	945.300	1,539.960	0	509.064
201109	2012-07	2,910	953,149.882	100,000	1,369.196	29,450.723	12,533.466	1,950.171	0	1,539.960	509.064
201109	2012-08	2,902	921,537.711	0	3,597.863	30,348.865	5,385.798	1,347.036	899.165	0	2,049.024
201109	2012-09	2,890	886,521.344	0	3,726.093	69,869.284	18,386.900	633.536	861.427	0	2,049.024
201109	2012-10	2,677	812,545.006	0	1,386.164	28,911.987	14,700.479	1,103.108	455.428	861.427	2,049.024
201109	2012-11	2,671	781,398.096	0	980.486	28,879.665	14,689.858	2,565.923	1,189.551	161.557	2,910.452
201109	2012-12	2,664	750,991.330	0	1,496.942	29,057.883	12,110.516	2,741.686	2,767.275	812.503	3,072.008
201109	2013-01	2,657	719,787.954	0	1,905.987	29,000.814	11,099.409	3,218.383	1,369.752	2,767.275	2,210.581
201109	2013-02	2,646	687,412.113	-5,260	2,747.147	28,611.273	21,379.545	2,990.001	1,343.712	358.703	4,449.436
201109	2013-03	2,638	655,294.644	0	1,445.492	63,688.259	17,154.863	1,042.047	2,411.541	663.546	5,326.749
201109	2013-04	2,425	589,134.052	0	1,577.460	28,802.055	21,065.571	2,162.246	1,108.160	2,009.472	5,752.507
201109	2013-05	2,411	556,810.118	0	2,581.656	29,036.168	9,664.474	1,949.767	1,694.576	319.159	6,769.898
201109	2013-06	2,399	523,128.292	0	1,283.315	28,169.917	23,544.478	2,240.475	1,282.562	1,472.137	6,425.511
201109	2013-07	2,389	492,271.788	0	1,076.374	28,818.605	12,948.995	2,085.724	184.809	1,085.310	7,858.510
201109	2013-08	2,380	460,868.102	0	3,498.154	28,581.494	17,697.000	2,701.742	1,039.774	393.407	6,369.393
201109	2013-09	2,360	426,571.696	0	1,981.363	59,033.130	12,198.227	3,295.490	1,104.536	727.039	5,007.911
201109	2013-10	1,967	362,728.053	0	2,290.463	22,714.538	9,287.415	1,681.022	2,255.122	1,094.712	5,734.951
201109	2013-11	1,939	335,509.911	0	1,229.052	22,089.224	20,420.420	1,306.923	890.818	2,255.122	6,551.723
201109	2013-12	1,928	310,773.998	0	1,619.750	22,289.575	10,177.777	1,065.944	98.310	423.639	6,302.553
201109	2014-01	1,917	283,256.613	0	884.586	22,167.911	6,999.383	1,081.753	770.735	0	4,569.483
201109	2014-02	1,900	257,398.719	0	910.209	22,285.919	11,555.098	1,430.471	562.551	770.735	4,496.933
201109	2014-03	1,889	233,568.110	0	1,678.604	22,592.762	7,648.338	1,581.573	562.637	562.551	4,655.002
201109	2014-04	1,867	207,583.216	0	1,005.574	22,452.386	6,584.700	769.192	1,423.825	481.154	4,627.582
201109	2014-05	1,853	182,864.710	0	621.868	22,266.661	7,501.602	524.506	840.423	1,313.106	4,351.836
201109	2014-06	1,842	158,642.035	0	911.690	21,855.670	8,162.618	1,095.963	137.794	611.944	5,664.942
201109	2014-07	1,826	134,949.273	0	1,099.928	22,177.281	2,874.979	1,795.892	183.452	65.820	5,880.667
201109	2014-08	1,801	110,048.234	0	1,635.194	21,252.614	5,824.776	545.703	1,263.076	53.339	4,711.075
201109	2014-09	1,777	84,991.426	0	645.971	27,017.508	2,987.661	295.774	115.371	942.936	4,189.256
201109	2014-10	445	55,153.211	0	279.926	3,202.962	2,160.608	615.685	178.197	0	4,436.459
201109	2014-11	388	49,870.202	0	289.438	3,064.560	3,279.903	559.286	649.905	91.666	4,216.310
201109	2014-12	381	46,122.624	0	376.133	3,263.229	786.455	80.411	382.293	656.598	3,920.872
201109	2015-01	373	41,903.442	0	388.464	3,232.108	1,316.604	173.371	0	92.164	4,427.038
201109	2015-02	365	38,007.501	0	389.763	3,068.417	2,035.179	463.494	173.371	0	4,107.130
201109	2015-03	357	34,222.684	0	322.747	3,172.585	562.886	204.887	237.328	111.135	4,107.130
201109	2015-04	348	30,315.761	0	161.721	2,965.814	1,664.005	0	144.943	237.328	3,887.510
201109	2015-05	345	26,848.579	0	564.311	2,833.259	1,719.479	560.840	0	144.943	4,124.838
201109	2015-06	341	23,266.989	0	156.447	2,897.891	981.099	37.605	294.739	0	4,232.090
201109	2015-07	334	19,903.474	0	69.437	2,948.907	295.555	57.991	0	249.670	4,225.365
201109	2015-08	332	16,683.194	0	28.218	2,946.530	218.072	62.596	0	98.614	4,300.799
201109	2015-09	324	13,482.365	0	23.944	2,856.887	749.302	0	43.461	0	4,399.413
201109	2015-10	89	10,507.716	0	25.376	424.337	498.599	114.273	28.596	0	4,253.725
201109	2015-11	79	9,767.051	0	0	434.913	440.243	0	21.222	0	4,155.111
201109	2015-12	78	9,163.171	0	20.852	476.735	26.833	91.058	0	0	3,227.355
201109	2016-01	72	7,705.698	0	459.270	371.338	475.384	83.129	0	0	3,227.355
201109	2016-02	69	6,864.478	0	10.621	347.250	636.034	75.132	0	0	3,227.355
201109	2016-03	68	6,447.484	0	86.348	382.551	267.969	66.868	0	0	3,227.355
201109	2016-04	66	5,893.081	0	0	363.337	337.800	58.674	0	0	3,227.355
201109	2016-05	66	5,484.208	0	37.364	401.743	64.417	0	58.674	0	3,227.355
201109	2016-06	65	4,989.939	0	120.446	314.074	305.204	0	0	58.674	3,227.355

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201110	2011-10	0	0	0	0	0	0	0	0	0	0
201110	2011-11	2,502	1,013,554,444	0	652,710	23,995,734	12,563,950	0	0	0	0
201110	2011-12	2,500	988,895,916	0	1,207,115	24,349,782	3,200,561	0	0	0	0
201110	2012-01	2,497	962,978,762	0	213,231	24,153,375	13,525,016	0	0	0	0
201110	2012-02	2,496	938,537,052	0	969,215	24,219,610	14,090,526	0	0	0	0
201110	2012-03	2,493	912,962,116	120,000	733,821	24,429,213	7,760,369	2,210,223	0	0	0
201110	2012-04	2,490	887,300,593	0	1,218,564	24,418,097	0	705,034	975,427	0	0
201110	2012-05	2,486	861,048,483	0	1,302,104	24,444,167	12,974,568	0	0	975,427	0
201110	2012-06	2,482	835,223,984	0	1,271,823	24,358,563	17,513,075	1,551,907	0	0	975,427
201110	2012-07	2,478	809,146,297	50,000	1,371,978	24,521,542	10,892,552	2,588,108	1,551,907	0	469,980
201110	2012-08	2,472	782,602,585	0	538,029	24,653,833	9,222,776	1,482,487	909,225	1,551,907	0
201110	2012-09	2,469	756,536,701	0	2,228,461	24,330,164	18,905,925	1,646,931	909,225	1,551,907	1,551,907
201110	2012-10	2,460	729,618,395	60,000	1,307,579	60,386,245	11,272,512	3,214,270	1,963,028	865,632	2,461,131
201110	2012-11	2,283	667,248,625	100,000	992,042	23,758,687	15,830,299	1,173,554	313,507	1,963,028	1,774,857
201110	2012-12	2,273	639,527,540	0	3,085,274	23,637,979	13,675,115	3,790,093	580,050	313,507	3,411,829
201110	2013-01	2,263	611,965,998	200,000	983,425	23,899,885	8,831,944	3,493,564	689,225	259,903	3,417,485
201110	2013-02	2,256	585,877,715	0	308,807	23,664,916	13,650,198	4,223,069	394,443	689,225	3,300,893
201110	2013-03	2,252	561,120,431	0	2,568,066	23,882,475	6,825,625	3,095,682	993,211	455,184	2,070,293
201110	2013-04	2,238	532,437,535	0	885,188	42,824,769	17,300,783	3,022,408	1,426,937	406,153	1,475,152
201110	2013-05	2,097	487,457,218	0	3,237,764	23,932,691	9,467,437	1,791,196	2,214,052	790,302	1,087,329
201110	2013-06	2,075	457,301,996	0	1,243,151	23,443,964	13,696,314	1,683,163	830,972	1,438,751	1,393,684
201110	2013-07	2,067	431,610,801	0	901,017	23,699,276	9,862,837	2,269,232	331,321	786,831	1,681,218
201110	2013-08	2,061	405,881,878	0	1,166,214	23,631,836	11,690,347	3,279,005	1,229,910	189,004	1,465,044
201110	2013-09	2,052	379,940,759	0	1,394,822	23,471,878	11,297,849	3,174,065	2,390,910	1,012,868	1,160,471
201110	2013-10	2,041	354,050,462	0	1,840,315	50,207,663	12,248,945	3,131,028	559,811	1,733,129	1,616,250
201110	2013-11	1,701	300,544,465	0	800,323	17,994,141	14,344,564	3,165,613	1,909,719	333,478	2,565,720
201110	2013-12	1,683	278,752,929	0	1,071,060	18,440,670	7,935,224	2,258,928	307,451	1,592,210	2,899,198
201110	2014-01	1,674	257,449,268	0	1,072,362	18,653,064	4,933,045	1,747,041	1,423,380	300,704	2,938,531
201110	2014-02	1,664	236,394,369	0	814,211	18,270,868	8,843,533	1,481,386	495,761	1,423,380	2,309,396
201110	2014-03	1,654	216,056,269	0	2,044,893	18,430,770	4,568,425	661,821	963,822	774,375	2,570,078
201110	2014-04	1,636	193,921,580	0	1,802,215	18,225,709	5,558,361	293,081	1,280,625	332,813	2,914,517
201110	2014-05	1,613	173,296,546	0	940,306	18,147,281	4,741,851	993,772	64,040	1,203,732	2,580,279
201110	2014-06	1,599	153,050,010	0	667,401	17,823,247	4,805,899	1,379,752	459,114	64,040	3,677,519
201110	2014-07	1,590	134,059,384	0	1,046,183	18,009,493	4,330,957	532,080	340,039	472,519	2,918,170
201110	2014-08	1,575	113,714,094	0	813,708	17,533,988	5,558,480	1,077,483	317,502	283,321	3,390,688
201110	2014-09	1,561	94,658,999	0	510,821	17,662,698	2,979,463	974,580	400,637	141,838	3,096,659
201110	2014-10	1,530	74,606,116	0	86,058	20,855,953	2,259,357	633,212	570,853	433,142	2,970,735
201110	2014-11	462	52,842,556	0	0	3,159,055	3,813,426	213,774	632,447	570,853	2,623,352
201110	2014-12	437	48,465,240	0	390,005	3,318,142	1,623,180	366,276	223,540	405,797	2,545,218
201110	2015-01	432	44,026,639	0	746,201	3,222,781	1,946,322	0	366,276	223,540	2,922,988
201110	2015-02	425	39,840,398	0	167,597	3,007,599	4,321,685	0	0	366,276	3,059,069
201110	2015-03	421	36,398,956	0	142,560	3,216,053	1,374,036	95,329	0	0	3,019,548
201110	2015-04	416	32,248,556	0	366,350	3,146,168	1,414,456	171,032	46,860	0	2,841,491
201110	2015-05	407	28,405,395	0	264,190	3,075,447	2,157,176	93,583	122,292	46,860	2,612,701
201110	2015-06	399	24,660,184	0	428,372	2,992,685	1,544,123	867,286	56,022	122,292	2,456,451
201110	2015-07	392	20,967,278	0	400,977	3,065,795	584,094	41,976	184,803	13,626	1,975,362
201110	2015-08	381	16,592,011	0	146,719	2,959,368	1,204,941	45,658	41,976	184,803	1,988,988
201110	2015-09	377	13,381,394	0	679,468	2,911,175	494,115	46,389	45,658	0	2,173,791
201110	2015-10	370	9,581,101	0	0	2,924,567	491,481	65,161	46,389	45,658	2,015,460
201110	2015-11	73	6,385,633	0	14,887	318,047	221,784	0	0	46,389	1,898,727
201110	2015-12	56	5,724,823	0	45,238	305,684	222,162	0	0	16,747	1,898,727
201110	2016-01	55	5,325,128	0	11,235	307,723	183,384	24,127	0	0	1,869,817
201110	2016-02	53	4,941,753	0	0	308,156	190,413	0	24,127	0	1,869,817
201110	2016-03	53	4,614,066	0	0	316,861	118,321	0	0	24,127	1,853,069
201110	2016-04	52	4,260,016	0	139,523	322,489	82,889	0	0	0	1,877,196
201110	2016-05	50	3,783,652	0	95,736	293,960	16,817	0	0	0	1,877,196
201110	2016-06	48	3,382,351	0	28,731	288,252	35,112	16,817	0	0	1,853,069

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201111	2011-11	0	0	0	0	0	0	0	0	0	0
201111	2011-12	3,731	1,404,393.516	0	663,004	33,224.460	21,904.567	0	0	0	0
201111	2012-01	3,728	1,365,543.164	294.920	560,750	28,193.641	14,162.579	0	0	0	0
201111	2012-02	3,726	1,336,407.760	246.372	0	33,125.922	19,117.507	0	0	0	0
201111	2012-03	3,726	1,302,706.363	0	776.637	33,563.331	7,713.874	490.544	0	0	0
201111	2012-04	3,724	1,267,698.802	0	508.931	33,479.951	0	0	0	0	0
201111	2012-05	3,721	1,233,065.615	0	1,148.634	33,802.782	7,535.272	621.208	480.949	0	0
201111	2012-06	3,717	1,198,142.183	0	2,714.888	33,391.923	35,220.971	0	0	0	0
201111	2012-07	3,710	1,160,626.189	0	2,655.146	32,601.167	12,624.253	1,428.784	0	0	0
201111	2012-08	3,701	1,124,552.068	0	2,643.650	33,903.473	9,281.645	1,509.147	1,021.562	0	0
201111	2012-09	3,692	1,087,631.400	0	1,739.952	33,526.837	25,435.479	213.330	1,107.495	1,021.562	0
201111	2012-10	3,683	1,052,074.649	0	1,801.358	33,920.882	11,304.314	3,529.206	213.330	1,107.495	1021561.56
201111	2012-11	3,673	1,014,658.095	0	3,286.231	89,795.196	14,268.305	2,034.470	1,762.385	0	2129056.65
201111	2012-12	3,401	920,932.552	0	2,931.347	32,892.211	11,002.622	2,993.296	699.431	1,460.036	2119283.56
201111	2013-01	3,387	884,693.807	0	3,095.213	32,846.997	13,418.694	1,784.871	952.998	699.431	2684097.92
201111	2013-02	3,375	846,858.683	0	534.008	32,635.970	17,755.903	2,097.470	1,177.560	620.755	3,383.529
201111	2013-03	3,371	813,215.647	0	1,558.895	32,840.696	16,367.839	1,440.661	758.964	769.489	2,641.667
201111	2013-04	3,360	776,595.055	0	1,558.259	32,413.296	28,034.498	1,154.250	572.162	131.246	3,188.357
201111	2013-05	3,351	741,743.751	0	3,140.119	60,993.648	10,705.122	2,049.405	685.603	1,080.375	1,877.421
201111	2013-06	3,153	675,698.243	0	1,348.622	32,072.098	32,873.477	1,599.934	1,020.662	796.234	2,154.423
201111	2013-07	3,140	641,090.320	0	3,098.039	32,885.157	12,238.317	1,195.470	1,172.582	902.570	2,665.927
201111	2013-08	3,120	603,487.085	0	1,830.936	32,693.276	13,322.925	2,300.972	203.941	828.631	3,313.146
201111	2013-09	3,105	567,903.249	0	3,732.514	32,522.874	14,166.665	1,963.040	1,110.112	512.563	3,590.437
201111	2013-10	3,084	530,777.932	0	3,406.356	32,618.342	11,604.513	1,529.350	114.812	1,110.112	3,926.228
201111	2013-11	3,056	493,152.218	0	1,574.653	65,865.824	28,469.628	1,976.258	563.426	44.214	4,060.596
201111	2013-12	2,582	423,004.319	0	2,178.605	24,527.773	10,532.951	2,957.892	1,436.979	0	2,319.144
201111	2014-01	2,546	390,099.533	0	1,322.478	24,506.243	7,232.996	1,350.038	1,840.333	1,353.687	1,035.250
201111	2014-02	2,526	362,143.083	0	2,693.965	24,991.098	13,183.218	737.340	935.576	1,502.483	1,859.757
201111	2014-03	2,504	333,471.770	0	1,881.473	25,224.477	9,132.143	885.797	0	634.687	3,275.560
201111	2014-04	2,485	305,276.312	0	2,589.413	25,041.879	8,827.969	701.253	493.814	0	2,952.420
201111	2014-05	2,463	276,036.584	0	1,116.626	24,974.045	7,958.720	696.961	0	493.814	2,192.813
201111	2014-06	2,443	248,376.242	0	547.526	24,570.771	10,255.043	1,190.755	452.675	0	1,985.119
201111	2014-07	2,430	221,911.895	0	1,303.299	24,687.646	7,137.110	1,512.460	750.327	452.675	1,347.839
201111	2014-08	2,411	194,265.288	0	1,169.261	24,144.915	9,020.955	764.581	295.358	769.927	1,636.257
201111	2014-09	2,389	168,031.373	0	1,934.975	24,137.462	6,429.118	1,304.475	141.920	124.047	1,731.735
201111	2014-10	2,354	140,201.115	0	391.842	24,105.298	4,133.318	877.202	588.562	86.745	1,855.782
201111	2014-11	2,327	114,573.876	0	260.220	28,116.699	9,133.020	966.443	650.763	529.856	1,375.660
201111	2014-12	881	85,087.701	0	416.961	5,557.718	3,518.006	1,085.556	293.923	570.744	1,672.371
201111	2015-01	793	77,082.607	0	1,297.506	5,484.232	2,766.612	2,174.971	97.345	74.931	1,995.367
201111	2015-02	778	69,852.948	0	696.483	5,309.165	3,297.359	787.053	1,593.932	87.760	1,768.204
201111	2015-03	768	63,302.162	0	612.324	5,443.189	1,942.906	658.675	214.829	1,212.307	1,215.167
201111	2015-04	756	56,126.351	0	424.708	5,350.498	1,924.737	714.349	67.621	214.829	2,223.111
201111	2015-05	746	49,989.925	0	208.502	5,276.440	2,419.802	668.161	88.725	67.621	2,350.180
201111	2015-06	735	44,153.830	0	452.090	5,210.630	1,965.478	506.127	144.971	88.725	1,899.607
201111	2015-07	723	37,794.863	0	554.259	5,201.614	1,540.463	438.004	0	92.062	1,684.778
201111	2015-08	707	31,427.254	0	94.344	5,092.161	1,482.912	443.734	118.816	0	1,579.618
201111	2015-09	701	25,808.982	0	139.203	5,115.691	829.130	224.800	441.073	24.337	1,579.618
201111	2015-10	694	20,271.306	0	93.367	5,006.623	1,002.039	130.594	416.138	34.090	1,603.955
201111	2015-11	676	14,818.777	0	0	4,928.454	527.710	8.367	334.191	145.677	1,504.592
201111	2015-12	107	9,429.052	0	14.758	539.626	387.040	99.279	0	259.688	1,309.557
201111	2016-01	79	8,293.117	0	457.831	504.991	322.942	90.231	83.264	0	1,533.163
201111	2016-02	74	7,254.663	0	15.601	515.188	164.635	0	90.231	65.137	1,417.245
201111	2016-03	69	6,561.767	0	0	533.748	0	0	0	90.231	1,461.460
201111	2016-04	68	5,991.288	0	0	514.035	201.393	0	0	0	1,551.691
201111	2016-05	68	5,477.253	0	22.634	502.677	268.202	0	0	0	1,266.623
201111	2016-06	65	4,881.172	0	161.324	511.585	403.540	44.343	0	0	1,176.392

Static Pool 静态池	Month Ending 报告期末	Beginning Number Of Loans 期初笔数	Beginning Balance 期初金额 (元)	Partial Prepayment 部分早偿金额 (元)	Full Prepayment 全部早偿金额 (元)	Scheduled Principal Collection 正常还款金额 (元)	Contracts Delinquent 1-30 Days 拖欠 1-30 天金额 (元)	Contracts Delinquent 31- 60 Days 拖欠 31-60 天金额 (元)	Contracts Delinquent 61- 90 Days 拖欠 61-90 天金额 (元)	Contracts Delinquent 91-120 Days 拖欠 91-120 天金额 (元)	Contracts Delinquent Over 120 Days 拖欠 120 天以上金额 (元)
201112	2011-12	0	0	0	404.600	0	6,076.800	0	0	0	0
201112	2012-01	4,813	1,805,025.567	0	0	40,525.636	42,695.524	0	0	0	0
201112	2012-02	4,813	1,764,472.828	0	0	43,075.153	28,667.907	0	0	0	0
201112	2012-03	4,813	1,720,335.067	0	63.250	43,688.503	11,680.086	315.484	0	0	0
201112	2012-04	4,812	1,675,885.753	100.000	518.441	43,490.488	0	628.940	315.484	0	0
201112	2012-05	4,811	1,630,835.596	49.719	1,274.027	43,764.679	19,812.233	557.014	257.141	315.484	0
201112	2012-06	4,807	1,585,722.806	0	696.203	43,028.410	56,113.897	3,235.352	557.014	257.141	315.484
201112	2012-07	4,805	1,540,383.095	0	244.773	42,795.798	22,550.409	1,699.529	1,565.092	557.014	572.625
201112	2012-08	4,803	1,495,975.872	0	3,889.102	44,127.719	16,779.089	382.055	872.619	1,565.092	814.155
201112	2012-09	4,793	1,446,886.612	0	3,686.657	43,651.929	34,158.072	2,169.533	0	872.619	887.350
201112	2012-10	4,778	1,398,640.007	0	5,860.111	44,149.366	20,505.671	1,618.508	1,392.823	0	1,405.355
201112	2012-11	4,765	1,347,103.702	0	2,624.574	43,782.790	27,915.625	912.511	751.454	1,392.823	1,405.355
201112	2012-12	4,748	1,298,347.785	0	2,446.785	98,752.495	25,309.538	2,995.945	507.817	751.454	1,610.769
201112	2013-01	4,476	1,195,059.073	0	2,365.047	43,083.089	20,905.838	3,031.194	2,125.165	507.817	2,362.223
201112	2013-02	4,460	1,147,751.022	0	903.183	42,156.022	44,876.280	1,934.679	1,244.018	1,708.297	2,165.863
201112	2013-03	4,453	1,102,685.127	0	2,449.602	42,797.259	30,389.676	2,944.826	1,290.091	388.677	2,772.457
201112	2013-04	4,439	1,054,798.853	70.000	2,866.001	42,139.479	44,367.089	3,320.681	837.344	1,102.560	1,860.126
201112	2013-05	4,424	1,007,197.342	0	2,660.452	42,993.216	22,499.699	2,227.752	923.422	285.466	2,732.697
201112	2013-06	4,409	959,263.288	0	1,800.261	77,376.451	59,356.444	3,052.422	588.880	584.673	2,515.332
201112	2013-07	4,165	878,647.654	0	3,059.633	42,807.957	23,582.944	2,761.023	392.288	588.880	1,128.265
201112	2013-08	4,138	826,677.754	80.000	1,480.664	42,865.059	25,326.575	2,378.572	1,249.890	917.740	894.985
201112	2013-09	4,126	780,864.206	0	2,069.049	42,839.444	23,402.475	4,505.711	655.251	1,004.983	1,812.726
201112	2013-10	4,108	734,678.957	0	2,451.800	43,057.508	16,810.927	3,616.159	1,343.900	1,172.536	1,784.548
201112	2013-11	4,086	687,299.966	0	2,320.079	41,963.103	41,221.673	2,150.623	1,559.182	1,843.519	2,435.908
201112	2013-12	4,052	639,216.470	0	2,669.894	86,222.712	23,929.508	4,087.287	295.840	1,668.632	2,589.728
201112	2014-01	3,344	546,222.073	0	1,539.741	31,125.677	13,181.552	2,006.136	2,099.032	295.840	3,330.174
201112	2014-02	3,304	508,675.231	0	1,942.647	31,469.764	22,860.217	1,940.455	1,967.848	1,712.185	2,097.878
201112	2014-03	3,283	473,524.920	0	2,064.581	32,033.337	12,791.785	3,243.955	214.940	2,040.713	2,857.328
201112	2014-04	3,264	437,654.041	0	2,347.161	31,879.215	15,230.597	2,239.677	841.799	282.951	4,204.137
201112	2014-05	3,237	401,828.202	0	1,990.227	31,762.882	13,693.122	2,017.476	638.475	475.786	3,503.109
201112	2014-06	3,216	366,207.417	0	2,248.816	31,072.037	18,812.233	1,526.475	172.665	511.722	3,470.260
201112	2014-07	3,182	331,041.388	0	1,638.993	31,462.657	11,017.418	1,333.580	852.597	20.125	2,069.604
201112	2014-08	3,161	294,351.905	0	2,040.935	30,504.755	17,515.337	827.794	471.277	852.597	1,916.546
201112	2014-09	3,131	260,441.856	0	2,795.639	31,223.000	8,808.556	997.370	0	587.847	1,835.823
201112	2014-10	3,096	223,771.062	0	1,441.038	30,972.990	9,104.272	641.683	174.622	0	1,975.299
201112	2014-11	3,071	189,928.516	0	765.520	29,550.735	14,941.369	715.863	434.529	39.054	1,694.153
201112	2014-12	3,019	157,636.261	0	1,045.320	35,987.767	5,975.044	482.775	268.838	414.941	1,249.293
201112	2015-01	1,193	117,520.153	0	922.311	7,854.533	6,542.901	403.667	289.748	268.838	1,622.698
201112	2015-02	1,119	107,171.722	0	0	7,578.358	9,825.777	116.395	257.953	289.748	1,832.015
201112	2015-03	1,112	99,083.951	0	502.589	7,883.017	4,138.502	736.544	63.925	252.106	1,786.348
201112	2015-04	1,096	89,735.507	0	554.771	7,748.251	4,883.795	1,240.976	119.540	63.925	1,486.640
201112	2015-05	1,084	80,605.445	0	347.715	7,543.592	7,701.646	905.489	0	225.616	1,134.040
201112	2015-06	1,076	71,941.695	0	682.792	7,658.845	4,066.532	400.750	666.845	97.579	929.714
201112	2015-07	1,063	62,620.091	0	875.319	7,735.180	2,546.035	788.109	151.166	619.143	832.895
201112	2015-08	1,045	53,469.134	0	759.469	7,636.659	2,355.635	398.666	0	151.166	1,447.735
201112	2015-09	1,026	44,737.139	0	865.235	7,374.470	2,113.988	354.091	262.443	0	1,598.901
201112	2015-10	1,003	36,209.762	0	221.349	7,245.663	2,803.796	111.945	198.503	141.814	1,594.561
201112	2015-11	997	28,363.798	0	71.456	7,177.159	1,672.636	40.889	90.462	198.503	583.924
201112	2015-12	976	19,471.871	0	0	7,253.243	1,835.095	54.335	51.668	21.255	674.408
201112	2016-01	123	11,693.658	0	0	694.569	1,466.468	572.946	15.257	15.755	329.599
201112	2016-02	105	10,532.880	0	0	680.776	1,524.744	228.433	542.852	8.467	340.825
201112	2016-03	102	9,712.389	0	268.040	722.195	809.719	305.938	0	519.318	344.723
201112	2016-04	97	8,549.772	0	117.348	647.563	1,105.473	428.104	48.157	0	777.720
201112	2016-05	93	7,650.317	0	0	645.306	740.619	430.302	254.021	0	777.720
201112	2016-06	93	6,864.905	0	0	634.639	704.390	495.151	0	210.591	777.720

Static Pool 静态池	Month Ending 报告期末	Beginning Number Of Loans 期初笔数	Beginning Balance 期初金额 (元)	Partial Prepayment 部分早偿金额 (元)	Full Prepayment 全部早偿金额 (元)	Scheduled Principal Collection 正常还款金额 (元)	Contracts Delinquent 1-30 Days 拖欠 1-30 天金额 (元)	Contracts Delinquent 31- 60 Days 拖欠 31-60 天金额 (元)	Contracts Delinquent 61- 90 Days 拖欠 61-90 天金额 (元)	Contracts Delinquent 91-120 Days 拖欠 91-120 天金额 (元)	Contracts Delinquent Over 120 Days 拖欠 120 天以上金额 (元)
201201	2012-01	0	0	0	0	0	0	0	0	0	0
201201	2012-02	3,686	1,437,266.212	0	224,146	34,294,728	8,504,578	0	0	0	0
201201	2012-03	3,685	1,402,723.078	0	563,732	34,570,923	2,047,237	0	0	0	0
201201	2012-04	3,683	1,367,358.985	0	1,416,965	34,642,808	0	0	0	0	0
201201	2012-05	3,680	1,331,129.691	0	2,462,063	34,764,907	4,130,156	383,293	0	0	0
201201	2012-06	3,675	1,293,901.133	0	219,001	34,692,168	8,877,765	1,176,219	383,293	0	0
201201	2012-07	3,673	1,258,908.522	0	829,493	34,978,558	3,848,471	0	1,168,976	383,293	0
201201	2012-08	3,669	1,222,856.987	0	264,417	35,070,121	4,461,405	369,689	0	1,168,976	383,293
201201	2012-09	3,668	1,187,407.133	0	2,375,329	34,911,631	11,985,942	1,319,879	369,689	0	1,393,275
201201	2012-10	3,663	1,149,972.891	0	1,005,335	35,177,722	3,204,599	3,108,005	1,135,822	369,056	1,009,982
201201	2012-11	3,656	1,113,105.805	0	2,261,398	35,128,950	9,184,142	1,627,813	1,768,336	144,307	92,340
201201	2012-12	3,647	1,074,401.772	0	719,298	35,157,556	11,638,462	1,259,883	1,286,750	1,768,336	236,647
201201	2013-01	3,641	1,037,606.921	0	2,077,421	68,110,113	10,232,365	1,222,270	2,001,501	0	1,739,131
201201	2013-02	3,459	966,879.431	0	1,101,438	34,695,573	10,785,116	4,840,090	1,222,270	755,510	1,594,824
201201	2013-03	3,455	930,714.687	0	1,400,689	34,842,249	8,774,939	4,419,772	1,362,231	413,271	1,717,976
201201	2013-04	3,445	893,169.723	0	1,561,447	34,684,654	9,363,316	3,699,936	1,805,396	1,136,291	1,168,781
201201	2013-05	3,437	855,493.710	0	793,728	34,945,975	5,850,254	5,770,060	647,196	1,594,644	1,727,217
201201	2013-06	3,433	819,171.930	0	483,631	34,784,556	11,353,236	5,087,227	852,398	236,763	2,740,135
201201	2013-07	3,425	782,741.884	0	1,899,844	54,972,183	9,907,102	4,549,266	1,871,348	852,398	2,010,786
201201	2013-08	3,273	724,339.825	0	1,553,630	34,745,662	10,925,032	4,819,802	1,317,078	1,939,074	2,235,943
201201	2013-09	3,260	686,683.202	0	1,095,543	34,876,662	7,943,501	3,195,745	3,064,556	573,162	3,379,350
201201	2013-10	3,246	649,653.599	0	1,213,105	34,909,958	9,438,004	2,659,556	943,170	2,752,664	3,952,512
201201	2013-11	3,229	612,705.770	0	1,970,778	34,964,182	8,792,849	2,303,063	1,604,687	1,289,885	4,789,337
201201	2013-12	3,208	573,707.365	0	3,019,121	35,017,331	5,734,676	867,165	2,291,976	317,756	3,793,878
201201	2014-01	3,174	532,747.376	0	1,536,590	95,737,720	5,219,019	1,689,661	803,280	2,184,585	2,997,271
201201	2014-02	2,367	434,112.255	0	1,688,506	26,329,710	5,285,871	2,424,746	1,434,196	708,143	5,181,856
201201	2014-03	2,354	405,379.068	0	834,650	26,412,987	3,799,835	2,171,250	1,142,977	872,819	4,171,722
201201	2014-04	2,344	376,090.068	0	3,087,670	26,355,491	4,065,853	2,112,702	529,531	677,575	3,950,220
201201	2014-05	2,319	345,503.913	0	1,893,400	26,256,209	3,609,325	2,520,336	271,565	529,531	4,449,859
201201	2014-06	2,304	316,835.864	0	1,929,033	26,105,066	4,305,285	1,481,633	614,978	175,341	4,696,657
201201	2014-07	2,290	288,106.974	0	1,578,239	26,146,014	4,469,231	618,751	1,044,654	442,740	4,091,239
201201	2014-08	2,268	259,156.264	0	1,034,296	25,831,383	5,074,835	380,787	338,713	965,248	4,017,640
201201	2014-09	2,250	231,483.120	0	1,296,195	25,891,334	4,065,883	1,519,092	203,061	321,368	4,320,219
201201	2014-10	2,227	203,181.025	0	615,461	25,694,687	2,118,181	1,935,519	885,544	106,917	4,466,246
201201	2014-11	2,215	176,310.946	0	784,022	25,354,103	2,971,598	795,788	1,445,589	937,550	4,502,276
201201	2014-12	2,197	149,825.951	0	778,617	25,476,248	2,973,830	170,230	635,571	1,445,589	4,436,237
201201	2015-01	2,160	121,729.653	0	402,054	26,590,725	1,350,960	1,294,260	194,789	410,591	4,309,515
201201	2015-02	820	92,935.497	0	168,203	6,276,486	2,401,863	614,998	1,156,671	194,789	3,961,084
201201	2015-03	803	85,442.187	0	539,486	6,381,861	847,016	475,895	470,886	1,116,471	3,804,969
201201	2015-04	789	77,910.388	0	264,452	6,347,635	897,258	140,758	211,585	437,916	3,541,000
201201	2015-05	777	69,781.719	0	566,435	6,365,317	523,418	131,391	70,606	211,585	3,789,798
201201	2015-06	767	62,572.172	0	355,974	6,255,960	835,052	0	131,391	70,606	3,242,327
201201	2015-07	759	55,148.382	0	797,702	6,205,908	734,923	286,075	57,077	67,759	2,711,202
201201	2015-08	746	47,515.340	0	411,382	6,078,400	814,491	349,176	202,342	57,077	2,670,023
201201	2015-09	736	40,884.862	0	550,614	5,979,961	949,046	473,139	164,607	202,342	2,481,451
201201	2015-10	723	33,992.440	0	550,622	5,918,260	481,833	606,890	60,865	164,607	2,092,745
201201	2015-11	705	26,987.599	0	407,892	5,756,716	362,788	41,867	365,013	60,865	1,355,902
201201	2015-12	686	19,857.559	0	295,020	5,702,018	94,309	97,641	47,205	292,103	1,367,715
201201	2016-01	668	13,578.447	0	39,602	5,630,708	35,877	20,062	0	0	1,276,443
201201	2016-02	56	7,450.200	0	0	462,746	195,242	9,712	0	0	1,215,578
201201	2016-03	49	6,880.363	0	0	466,935	0	195,242	9,712	0	1,020,457
201201	2016-04	48	6,218.212	0	35,614	471,067	0	0	195,242	0	1,020,457
201201	2016-05	45	5,701.525	0	0	466,717	0	0	187,030	0	1,020,457
201201	2016-06	45	5,226.203	0	40,340	451,380	160,715	0	0	187,030	1,020,457

Static Pool 静态池	Month Ending 报告期末	Beginning Number Of Loans 期初笔数	Beginning Balance 期初金额 (元)	Partial Prepayment 部分早偿金额 (元)	Full Prepayment 全部早偿金额 (元)	Scheduled Principal Collection 正常还款金额 (元)	Contracts Delinquent 1-30 Days 拖欠 1-30 天金额 (元)	Contracts Delinquent 31- 60 Days 拖欠 31-60 天金额 (元)	Contracts Delinquent 61- 90 Days 拖欠 61-90 天金额 (元)	Contracts Delinquent 91-120 Days 拖欠 91-120 天金额 (元)	Contracts Delinquent Over 120 Days 拖欠 120 天以上金额 (元)
201202	2012-02	0	0	118.476	0	0	0	0	0	0	0
201202	2012-03	2.465	797,600.501	0	76.375	18,138.619	1,811.700	0	0	0	0
201202	2012-04	2.464	779,369.141	50.000	656.954	18,164.547	0	0	0	0	0
201202	2012-05	2.461	760,344.818	0	1,205.855	18,309.549	893.934	0	620.560	0	0
201202	2012-06	2.457	740,833.940	200.000	1,002.059	18,178.880	22,422.498	0	0	620.560	0
201202	2012-07	2.452	720,624.858	30.000	387.056	17,524.637	5,251.555	0	0	0	620.560
201202	2012-08	2.451	702,481.667	0	2,500.063	18,384.608	5,420.647	0	0	0	620.560
201202	2012-09	2.442	681,430.167	0	289.826	18,330.346	7,533.942	455.490	0	0	0
201202	2012-10	2.439	662,033.705	0	667.149	18,315.154	8,942.327	566.921	455.490	0	0
201202	2012-11	2.435	642,835.594	0	719.231	18,437.941	7,801.042	509.070	0	455.490	0
201202	2012-12	2.430	623,356.989	0	1,159.988	18,464.251	8,558.253	1,072.594	653.033	0	451.967
201202	2013-01	2.423	603,482.107	0	779.530	18,446.596	8,445.796	819.972	834.905	509.070	595.931
201202	2013-02	2.419	583,803.823	0	1,632.495	24,817.036	9,804.026	3,258.083	1,495.156	276.018	509.070
201202	2013-03	2.361	556,661.745	0	1,096.783	19,840.177	8,145.806	586.214	2,891.381	215.557	785.087
201202	2013-04	2.354	534,712.972	0	1,399.035	19,599.500	13,696.846	343.399	126.200	2,760.683	491.575
201202	2013-05	2.346	512,830.934	0	2,495.241	19,863.742	6,219.441	2,526.729	561.973	657.237	1,362.456
201202	2013-06	2.334	489,684.152	0	1,468.481	19,391.229	17,214.162	2,361.647	1,082.080	0	1,743.676
201202	2013-07	2.321	468,181.109	0	2,065.754	19,816.902	6,744.685	1,868.873	1,375.837	512.311	0
201202	2013-08	2.304	444,307.394	0	1,346.264	26,979.129	6,358.750	2,763.952	194.529	1,375.837	512.311
201202	2013-09	2.251	415,587.668	0	949.803	19,782.247	7,524.357	1,838.048	772.547	106.756	1,520.095
201202	2013-10	2.240	394,425.439	0	981.156	19,894.226	5,232.681	1,713.295	421.826	835.881	1,114.540
201202	2013-11	2.227	372,293.571	0	967.535	19,792.048	14,118.439	1,941.319	725.580	83.244	1,950.421
201202	2013-12	2.219	349,991.781	0	2,662.632	19,027.316	7,757.336	943.716	545.431	519.634	1,452.449
201202	2014-01	2.199	326,032.793	0	479.093	18,844.729	3,150.555	914.731	474.490	545.431	1,888.839
201202	2014-02	2.187	306,138.257	0	1,177.091	87,784.602	8,185.458	1,077.336	219.128	170.752	1,598.390
201202	2014-03	1.187	216,096.740	0	639.041	13,810.531	3,364.689	1,177.707	101.277	0	1,769.141
201202	2014-04	1.154	198,512.029	0	1,027.116	13,755.590	3,406.241	1,261.614	70.500	101.277	1,223.710
201202	2014-05	1.139	182,589.101	0	861.255	13,845.601	2,236.280	1,034.882	221.625	70.500	1,324.150
201202	2014-06	1.132	167,537.668	0	129.187	13,652.968	4,166.217	522.068	708.957	221.625	1,394.650
201202	2014-07	1.130	153,558.546	0	1,338.963	13,774.396	2,015.229	1,158.183	564.141	0	1,446.359
201202	2014-08	1.118	137,767.717	0	481.721	13,464.084	3,447.543	873.453	612.670	725.134	1,340.383
201202	2014-09	1.110	123,550.696	0	1,361.637	13,583.656	2,096.934	438.298	1,454.962	243.924	1,435.576
201202	2014-10	1.103	108,064.244	0	322.526	13,588.500	1,399.768	510.860	94.503	1,003.073	1,457.875
201202	2014-11	1.098	93,487.994	0	457.870	13,210.691	4,445.474	308.015	172.177	588.439	1,749.800
201202	2014-12	1.087	79,369.805	0	480.334	13,570.017	1,228.770	265.187	172.177	0	2,001.863
201202	2015-01	1.076	64,385.883	0	397.373	13,443.853	1,681.706	164.892	122.319	443.510	1,176.493
201202	2015-02	1.058	49,556.803	0	214.644	13,608.317	2,525.328	148.004	56.907	122.319	1,520.127
201202	2015-03	297	35,387.405	0	212.028	2,227.723	1,346.835	340.341	0	0	1,474.495
201202	2015-04	266	32,155.552	0	405.478	2,248.356	644.589	268.405	246.672	364.428	1,036.332
201202	2015-05	258	29,311.706	0	77.713	2,179.591	865.429	329.101	0	269.821	1,317.995
201202	2015-06	257	26,922.478	0	221.400	2,215.719	601.656	352.414	0	0	1,562.034
201202	2015-07	253	24,354.286	0	228.471	2,185.027	414.674	192.137	165.953	0	1,562.034
201202	2015-08	248	21,865.907	0	0	2,140.008	798.870	214.747	0	165.953	1,524.853
201202	2015-09	247	19,637.099	0	189.967	2,160.101	616.920	0	179.059	0	1,406.217
201202	2015-10	242	16,903.410	0	122.257	2,144.974	464.992	254.592	50.686	61.931	1,292.978
201202	2015-11	238	14,451.519	0	88.280	2,118.896	414.176	239.712	26.478	0	1,127.025
201202	2015-12	231	11,885.592	0	31.466	2,058.347	558.785	20.268	0	26.478	866.496
201202	2016-01	227	9,423.833	0	91.269	2,023.028	530.767	110.918	0	0	892.973
201202	2016-02	222	7,218.122	0	53.170	2,033.034	315.026	29.026	0	0	892.973
201202	2016-03	41	5,021.182	0	84.925	283.579	241.699	119.658	0	0	866.496
201202	2016-04	32	4,523.846	0	0	286.174	259.840	85.182	0	0	866.496
201202	2016-05	32	4,187.592	0	208.456	259.043	102.520	0	0	0	866.496
201202	2016-06	30	3,690.042	0	0	281.361	187.007	0	0	0	866.496

Static Pool 静态池	Month Ending 报告期末	Beginning Number Of Loans 期初笔数	Beginning Balance 期初金额 (元)	Partial Prepayment 部分早偿金额 (元)	Full Prepayment 全部早偿金额 (元)	Scheduled Principal Collection 正常还款金额 (元)	Contracts Delinquent 1-30 Days 拖欠 1-30 天金额 (元)	Contracts Delinquent 31- 60 Days 拖欠 31-60 天金额 (元)	Contracts Delinquent 61- 90 Days 拖欠 61-90 天金额 (元)	Contracts Delinquent 91-120 Days 拖欠 91-120 天金额 (元)	Contracts Delinquent Over 120 Days 拖欠 120 天以上金额 (元)
201203	2012-03	0	0	88.113	370.930	0	0	0	0	0	0
201203	2012-04	2,923	853,594,220	0	0	18,470,147	0	0	0	0	0
201203	2012-05	2,923	834,925,797	0	342,131	18,690,047	4,402,901	0	0	0	0
201203	2012-06	2,922	815,898,204	0	380,398	18,591,537	22,068,437	330,476	0	0	0
201203	2012-07	2,920	796,002,464	0	931,586	17,958,693	7,068,605	1,078,718	330,476	0	0
201203	2012-08	2,916	776,800,453	0	2,689,486	18,836,041	8,019,651	1,057,279	0	330,476	0
201203	2012-09	2,910	755,064,524	0	2,532,794	18,565,155	20,911,560	300,045	0	0	330,476
201203	2012-10	2,902	733,732,973	0	1,924,812	18,925,770	8,931,765	1,487,977	1,035,732	0	324,898
201203	2012-11	2,895	712,350,829	0	1,624,839	18,952,612	8,990,808	360,176	1,487,977	0	324,898
201203	2012-12	2,887	691,494,493	0	1,701,227	18,800,099	15,922,327	1,202,377	423,745	1,196,099	0
201203	2013-01	2,877	670,356,032	0	1,566,821	18,973,696	10,978,892	1,670,907	447,148	0	1,196,099
201203	2013-02	2,870	649,313,371	0	3,677,607	18,773,677	16,513,511	1,162,933	860,912	447,148	1,196,099
201203	2013-03	2,858	626,518,030	0	2,601,724	22,990,990	11,862,957	2,514,534	752,827	403,102	133,562
201203	2013-04	2,794	599,012,229	0	3,410,682	20,951,145	21,187,918	2,918,545	1,626,178	0	133,562
201203	2013-05	2,776	573,965,575	0	1,561,833	21,297,179	11,609,763	3,470,228	1,209,831	1,626,178	133,562
201203	2013-06	2,770	550,292,002	0	1,120,839	20,867,687	20,786,758	3,676,539	2,076,548	323,364	1,626,178
201203	2013-07	2,763	527,711,208	0	992,277	21,422,815	9,755,122	2,575,225	1,346,077	986,010	1,808,840
201203	2013-08	2,754	504,282,428	0	387,832	21,399,102	11,596,333	2,188,208	847,492	1,150,522	1,168,672
201203	2013-09	2,746	480,497,258	0	1,906,126	33,339,420	12,552,863	2,515,217	513,815	847,492	2,319,194
201203	2013-10	2,675	444,563,513	0	1,239,385	21,474,173	9,900,937	3,116,273	938,733	195,313	2,180,677
201203	2013-11	2,659	420,237,213	0	1,830,860	21,080,561	22,472,565	1,307,854	495,347	301,443	1,302,176
201203	2013-12	2,642	395,179,303	0	3,235,372	20,633,783	9,600,966	2,027,959	743,529	212,216	1,330,986
201203	2014-01	2,618	369,038,697	0	667,984	20,491,523	7,609,159	2,516,605	813,228	307,850	911,839
201203	2014-02	2,607	346,793,969	0	1,207,258	21,139,362	11,229,065	2,431,594	167,841	813,228	934,726
201203	2014-03	2,583	323,115,903	0	932,011	93,445,158	12,006,322	1,881,315	328,370	77,179	1,223,962
201203	2014-04	1,234	227,520,368	0	1,394,441	14,077,709	7,018,583	3,645,141	0	243,012	1,184,003
201203	2014-05	1,175	207,938,845	0	1,055,195	14,033,055	8,641,037	2,520,570	263,226	0	917,893
201203	2014-06	1,162	191,275,333	0	453,959	13,871,643	10,194,562	1,966,378	257,750	129,733	283,927
201203	2014-07	1,154	175,653,827	0	1,867,593	14,034,424	6,770,614	2,743,030	213,475	257,750	413,660
201203	2014-08	1,142	158,962,391	0	547,999	13,791,308	8,771,526	2,225,210	629,765	213,475	563,388
201203	2014-09	1,135	143,844,050	0	650,462	13,802,598	8,631,184	626,971	1,121,354	629,765	519,112
201203	2014-10	1,126	128,581,027	0	1,327,091	13,960,836	4,432,611	2,454,669	0	1,031,092	894,190
201203	2014-11	1,115	112,474,972	0	642,726	13,090,850	7,866,665	1,999,080	1,307,749	143,176	1,764,972
201203	2014-12	1,107	98,253,283	0	896,300	13,685,727	3,038,375	1,562,868	200,705	1,392,089	935,509
201203	2015-01	1,089	81,467,950	0	374,122	13,470,437	3,228,674	700,846	783,452	143,769	1,912,250
201203	2015-02	1,080	66,805,281	0	139,614	13,185,359	4,535,370	608,670	332,057	701,714	999,049
201203	2015-03	1,070	51,823,660	0	486,524	13,779,755	2,166,617	513,228	158,400	206,097	930,105
201203	2015-04	244	35,858,392	0	0	1,781,319	2,299,476	88,873	258,669	97,928	842,186
201203	2015-05	218	33,206,645	0	0	1,780,942	1,935,031	0	58,667	225,726	586,551
201203	2015-06	215	30,893,542	0	124,391	1,825,565	1,125,500	244,136	0	49,247	662,456
201203	2015-07	208	28,674,007	0	144,584	1,807,719	1,481,251	91,382	88,837	0	697,645
201203	2015-08	205	26,620,995	0	327,135	1,750,645	1,653,006	595,327	91,382	88,837	315,934
201203	2015-09	198	24,099,739	0	235,344	1,731,641	1,335,589	929,429	118,278	85,343	233,570
201203	2015-10	194	21,914,319	0	620,533	1,734,404	688,339	351,076	468,328	117,697	228,391
201203	2015-11	189	19,274,328	0	434,588	1,660,381	1,454,497	189,857	0	394,854	346,088
201203	2015-12	185	17,051,611	0	531,054	1,644,480	581,706	748,964	54,920	0	459,685
201203	2016-01	181	14,666,447	0	27,620	1,551,113	917,243	574,735	0	54,920	423,805
201203	2016-02	178	12,929,772	0	53,994	1,541,732	602,383	461,194	510,699	0	283,311
201203	2016-03	173	10,992,432	0	0	1,586,368	323,792	110,206	742,206	0	283,311
201203	2016-04	79	9,263,153	0	426,237	581,598	382,934	520,039	51,260	261,327	228,391
201203	2016-05	73	8,059,955	0	78,464	577,984	352,571	442,346	0	0	489,718
201203	2016-06	70	7,280,837	0	177,322	568,689	312,703	0	389,798	0	489,718

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201204	2012-04	0	0	0	0	0	0	0	0	0	0
201204	2012-05	1.632	472,197.068	0	1,864.365	10,895.101	1,820.750	0	0	0	0
201204	2012-06	1.629	459,437.455	0	0	10,888.966	7,467.106	0	0	0	0
201204	2012-07	1.629	448,115.015	0	0	10,605.972	891.119	526.195	0	0	0
201204	2012-08	1.629	437,426.635	0	486.756	11,042.427	2,905.038	0	526.195	0	0
201204	2012-09	1.627	425,866.875	0	1,334.732	11,064.500	3,008.734	392.511	0	526.195	0
201204	2012-10	1.622	413,416.420	0	1,458.821	11,126.120	1,275.081	0	392.511	0	526.195
201204	2012-11	1.617	400,760.194	0	2,385.977	11,073.045	4,347.902	0	0	392.511	526.195
201204	2012-12	1.608	387,245.521	40,000	527.060	11,120.890	2,237.952	541.438	0	0	918.707
201204	2013-01	1.605	375,456.581	0	700.048	11,225.171	388.240	294.305	541.438	0	913.306
201204	2013-02	1.601	363,451.736	0	772.959	11,082.339	6,180.814	82.500	294.305	541.438	913.306
201204	2013-03	1.599	351,583.101	0	647.474	11,266.655	2,909.987	0	302.302	294.305	817.161
201204	2013-04	1.592	339,058.378	0	1,711.911	12,760.147	7,082.129	0	0	302.302	1,111.467
201204	2013-05	1.551	324,430.186	0	1,144.864	12,162.526	2,420.552	55.000	194.063	0	897.601
201204	2013-06	1.544	310,616.547	0	294.910	11,914.277	9,893.251	160.907	0	194.063	603.295
201204	2013-07	1.539	297,981.054	0	778.498	12,154.415	4,647.041	360.985	160.907	168.454	520.795
201204	2013-08	1.533	284,584.136	0	688.791	12,056.284	6,040.512	1,320.445	360.985	0	689.250
201204	2013-09	1.528	271,545.124	0	844.020	12,143.156	4,318.683	1,409.058	0	360.985	689.250
201204	2013-10	1.519	258,281.481	0	1,036.324	17,136.840	2,889.460	430.080	0	0	881.780
201204	2013-11	1.494	239,675.208	0	2,561.041	12,199.235	8,747.102	280.822	0	0	520.795
201204	2013-12	1.479	223,944.516	0	1,489.521	11,763.351	4,732.212	1,223.480	0	0	520.795
201204	2014-01	1.469	209,893.891	0	1,237.064	11,698.408	4,192.371	1,193.404	525.120	0	520.795
201204	2014-02	1.462	196,736.640	0	1,061.446	12,057.290	6,260.536	580.912	767.490	525.120	520.795
201204	2014-03	1.452	183,396.214	0	506.798	12,148.546	3,181.015	1,734.830	193.686	767.490	1,045.915
201204	2014-04	1.434	169,830.983	0	141.179	44,238.203	3,459.833	1,385.444	772.818	193.686	1,793.281
201204	2014-05	751	125,230.462	0	610.122	8,459.797	1,986.628	1,355.147	348.187	772.818	1,547.319
201204	2014-06	737	114,931.031	0	270.078	8,273.226	3,260.512	1,752.450	181.509	348.187	2,310.713
201204	2014-07	733	106,187.310	0	1,340.106	8,489.556	733.893	1,574.214	518.424	177.617	2,097.069
201204	2014-08	721	95,440.788	0	490.588	8,316.434	2,722.286	921.905	717.636	119.159	1,819.417
201204	2014-09	717	85,951.411	0	379.874	8,409.301	1,490.646	896.190	0	642.345	1,417.781
201204	2014-10	710	76,350.860	0	474.600	8,325.962	2,245.748	92.257	0	0	1,711.939
201204	2014-11	696	66,995.686	0	315.992	8,020.466	3,492.414	74.138	54.111	0	1,534.247
201204	2014-12	690	58,231.807	0	319.500	8,249.728	1,431.912	0	106.457	0	891.977
201204	2015-01	684	48,594.057	0	813.659	8,107.874	1,987.619	202.095	0	106.457	891.977
201204	2015-02	665	39,510.119	0	81.887	7,870.013	2,050.983	408.975	0	106.457	891.977
201204	2015-03	661	31,350.755	0	201.592	7,975.786	760.135	176.159	42.917	0	998.435
201204	2015-04	653	22,691.905	0	0	8,097.605	148.928	84.064	70.281	42.917	891.977
201204	2015-05	94	14,248.176	0	395.347	564.241	0	54.580	17.435	70.281	934.894
201204	2015-06	82	13,127.611	0	0	561.336	0	0	5,428	17.435	1,005.175
201204	2015-07	80	12,517.124	0	0	541.451	583.554	0	0	0	1,022.610
201204	2015-08	79	11,970.244	0	378.408	553.364	0	0	0	0	939.635
201204	2015-09	74	10,931.390	0	332.388	557.510	0	0	0	0	891.977
201204	2015-10	70	9,993.834	0	0	526.252	182.221	0	0	0	891.977
201204	2015-11	70	9,467.581	0	0	538.412	0	124.352	0	0	891.977
201204	2015-12	70	8,920.964	0	167.383	497.985	511.641	118.321	0	0	891.977
201204	2016-01	69	8,249.565	0	114.637	505.104	0	460.833	118.321	0	891.977
201204	2016-02	68	7,619.716	0	0	468.404	947.919	0	0	118.321	772.818
201204	2016-03	67	6,981.505	0	0	498.075	109.580	410.186	0	0	891.139
201204	2016-04	66	6,428.197	0	0	501.356	0	0	410.186	0	888.852
201204	2016-05	42	5,910.145	0	0	359.164	80.515	358.624	0	0	882.361
201204	2016-06	42	5,492.929	0	0	362.407	74.131	329.581	0	0	772.818

Static Pool 静态池	Month Ending 报告期末	Beginning Number Of Loans 期初笔数	Beginning Balance 期初金额 (元)	Partial Prepayment 部分早偿金额 (元)	Full Prepayment 全部早偿金额 (元)	Scheduled Principal Collection 正常还款金额 (元)	Contracts Delinquent 1-30 Days 拖欠 1-30 天金额 (元)	Contracts Delinquent 31- 60 Days 拖欠 31-60 天金额 (元)	Contracts Delinquent 61- 90 Days 拖欠 61-90 天金额 (元)	Contracts Delinquent 91-120 Days 拖欠 91-120 天金额 (元)	Contracts Delinquent Over 120 Days 拖欠 120 天以上金额 (元)
201205	2012-05	0	0	0	0	0	0	0	0	0	0
201205	2012-06	2,591	839,521,234	0	0	22,135,376	5,713,675	0	0	0	0
201205	2012-07	2,591	817,111,644	0	993,836	22,434,605	9,890,599	368,200	0	0	0
201205	2012-08	2,587	793,503,262	0	448,623	22,389,580	13,569,310	0	0	0	0
201205	2012-09	2,584	770,368,157	70,000	827,606	22,078,205	26,338,347	700,148	0	0	0
201205	2012-10	2,581	746,972,332	0	1,881,272	22,451,168	10,659,938	211,497	700,148	0	0
201205	2012-11	2,576	721,832,374	0	1,958,827	22,360,000	14,729,076	1,091,306	0	0	0
201205	2012-12	2,570	697,179,279	0	1,686,336	22,309,993	14,981,603	2,630,814	1,091,306	0	0
201205	2013-01	2,564	672,750,899	0	2,618,049	22,346,720	13,733,413	2,846,729	110,517	1,691,221	0
201205	2013-02	2,553	647,254,370	0	2,007,918	22,155,823	17,607,483	3,281,724	0	710,432	1,091,306
201205	2013-03	2,546	622,545,516	0	1,644,308	22,472,090	12,972,254	2,268,614	0	0	710,432
201205	2013-04	2,538	596,842,245	0	1,903,076	22,035,511	20,210,053	2,316,069	0	0	710,432
201205	2013-05	2,526	572,290,910	0	2,177,114	24,168,728	11,822,508	929,274	680,154	0	0
201205	2013-06	2,471	544,269,208	0	1,370,422	21,430,135	32,405,686	605,658	929,274	211,458	0
201205	2013-07	2,462	520,938,384	0	1,570,516	22,257,494	12,586,675	2,017,898	58,756	1,070,732	0
201205	2013-08	2,455	495,679,685	0	1,995,562	21,905,810	15,898,025	2,748,728	772,619	58,756	1,069,456
201205	2013-09	2,445	471,251,594	0	706,995	21,986,977	15,889,528	1,631,666	1,906,477	150,145	1,061,643
201205	2013-10	2,439	447,687,906	0	1,057,895	22,468,040	8,040,752	2,661,519	57,672	1,179,678	345,537
201205	2013-11	2,430	422,406,827	0	1,027,470	23,815,142	25,577,062	2,080,312	1,951,547	57,672	1,315,080
201205	2013-12	2,406	397,193,340	0	1,814,444	22,407,910	6,953,303	3,074,935	564,305	1,636,380	842,109
201205	2014-01	2,389	370,538,940	0	2,290,734	22,195,625	8,483,624	1,748,542	1,570,480	423,991	2,187,586
201205	2014-02	2,372	345,105,561	0	790,710	21,916,934	10,384,798	1,977,808	547,711	1,060,039	2,587,779
201205	2014-03	2,365	321,813,495	0	1,496,665	22,083,171	6,773,360	963,001	1,112,503	1,481,430	2,950,302
201205	2014-04	2,350	296,752,447	0	875,159	21,934,001	8,468,746	179,613	739,503	1,003,387	2,174,678
201205	2014-05	2,329	271,188,938	0	700,822	62,055,600	9,904,554	658,500	810,749	312,395	2,406,149
201205	2014-06	1,423	207,390,952	0	1,041,920	14,557,361	10,051,638	1,371,567	658,500	418,931	1,991,155
201205	2014-07	1,386	188,635,054	0	881,702	14,801,213	6,079,986	683,359	776,013	326,167	2,527,314
201205	2014-08	1,375	171,882,474	0	1,150,188	14,334,868	9,229,798	1,531,796	358,691	655,273	1,804,445
201205	2014-09	1,367	155,355,053	0	786,769	14,651,460	6,264,733	1,308,991	268,116	281,031	2,235,623
201205	2014-10	1,356	138,683,992	0	640,808	14,545,665	6,397,845	313,488	792,231	268,116	1,831,296
201205	2014-11	1,347	122,348,768	0	884,636	14,031,921	10,286,766	729,818	397,812	99,019	1,608,451
201205	2014-12	1,330	106,128,696	0	777,319	14,218,863	6,123,971	1,181,180	712,366	79,523	1,090,991
201205	2015-01	1,315	89,308,248	0	1,160,551	14,203,940	4,098,832	1,049,090	541,312	712,366	902,399
201205	2015-02	1,297	72,867,626	0	533,794	13,714,881	5,161,756	937,047	535,336	662,252	1,172,448
201205	2015-03	1,285	57,805,653	0	1,191,992	14,007,168	2,115,309	876,441	536,476	535,336	1,755,176
201205	2015-04	1,261	41,455,974	0	166,153	13,621,625	1,444,536	741,031	338,895	504,969	1,921,444
201205	2015-05	1,240	26,515,611	0	0	13,590,543	1,568,100	387,273	607,621	313,700	1,982,361
201205	2015-06	134	11,937,010	0	33,600	323,656	583,655	70,316	119,793	607,621	1,883,109
201205	2015-07	70	10,294,299	0	0	335,395	310,124	148,872	37,489	44,241	2,191,580
201205	2015-08	60	9,528,750	0	0	323,840	368,106	282,991	148,872	18,898	1,988,731
201205	2015-09	57	8,936,762	0	0	340,683	22,200	271,860	0	148,872	1,318,271
201205	2015-10	52	7,878,936	0	0	336,333	76,456	0	0	0	1,440,836
201205	2015-11	51	7,523,681	0	0	332,198	207,571	0	0	0	1,396,595
201205	2015-12	49	7,137,746	0	0	333,933	119,960	0	0	0	1,228,826
201205	2016-01	47	6,619,710	0	0	325,249	323,398	0	0	0	1,228,826
201205	2016-02	47	6,274,672	0	0	352,284	119,968	0	0	0	1,228,826
201205	2016-03	47	5,891,143	0	74,376	345,448	266,261	0	0	0	1,228,826
201205	2016-04	46	5,464,315	0	58,792	311,424	350,892	0	0	0	1,228,826
201205	2016-05	45	5,101,640	0	0	327,110	67,604	105,894	0	0	1,228,826
201205	2016-06	30	4,749,953	0	0	201,270	868,729	0	105,894	0	1,228,826

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201206	2012-06	0	0	0	0	0	679.000	0	0	0	0
201206	2012-07	2.603	870.382.949	0	928.587	23.967.048	1.924.500	0	0	0	0
201206	2012-08	2.600	845.510.967	110.000	1.210.482	25.171.112	1.907.365	0	0	0	0
201206	2012-09	2.595	818.982.528	140.000	2.418.614	25.110.591	5.520.794	310.250	0	0	0
201206	2012-10	2.592	791.275.053	20.000	1.146.614	25.111.289	6.225.433	576.459	0	0	0
201206	2012-11	2.587	764.782.231	60.000	1.459.948	25.103.285	6.227.631	1.766.639	230.841	0	0
201206	2012-12	2.578	737.969.110	0	1.712.120	25.076.186	6.817.226	907.149	794.391	230.841	0
201206	2013-01	2.570	710.943.143	0	2.455.784	25.167.388	5.032.438	180.924	538.149	794.391	230.841
201206	2013-02	2.563	682.958.607	0	2.190.622	24.872.651	14.440.687	925.184	0	873.840	689.542
201206	2013-03	2.553	655.704.734	0	1.472.893	25.065.898	7.840.804	236.061	555.011	0	1.332.541
201206	2013-04	2.544	628.433.291	0	2.142.674	24.812.916	11.700.216	1.165.811	0	555.011	538.149
201206	2013-05	2.533	600.621.951	0	1.835.646	25.180.392	3.991.023	908.611	182.918	0	372.007
201206	2013-06	2.516	572.417.411	0	1.006.477	28.663.404	12.128.001	843.416	471.633	182.918	372.007
201206	2013-07	2.455	542.545.353	0	1.582.013	24.413.721	7.083.978	833.587	620.399	275.434	182.918
201206	2013-08	2.439	515.226.431	0	1.222.108	24.417.369	6.507.150	1.485.014	0	430.675	458.352
201206	2013-09	2.432	489.230.021	0	627.887	24.349.277	6.877.812	1.331.114	931.787	0	706.109
201206	2013-10	2.425	463.700.589	0	1.650.592	24.306.992	6.803.409	1.006.328	829.615	499.263	699.250
201206	2013-11	2.409	437.281.703	0	777.741	24.107.545	15.944.897	1.421.685	556.468	829.615	923.078
201206	2013-12	2.401	410.879.985	0	3.050.606	28.118.467	9.349.100	0	458.697	400.137	1.746.048
201206	2014-01	2.359	378.017.939	0	1.445.135	23.313.089	3.623.657	761.489	0	458.697	1.722.370
201206	2014-02	2.349	352.494.558	0	1.075.052	23.983.605	6.617.226	728.534	111.883	0	1.903.285
201206	2014-03	2.332	326.827.985	0	1.376.318	24.222.259	3.866.499	852.199	299.024	111.883	777.417
201206	2014-04	2.311	299.487.209	0	1.504.968	23.955.634	4.079.776	1.056.725	750.585	179.293	461.989
201206	2014-05	2.290	273.607.297	0	2.367.652	23.806.383	4.602.188	818.714	527.605	750.585	491.951
201206	2014-06	2.263	246.603.744	0	328.765	51.710.240	6.512.719	355.455	454.224	328.265	1.160.652
201206	2014-07	1.374	193.966.486	45.000	1.017.098	14.247.692	2.668.162	1.668.565	41.679	120.142	1.488.917
201206	2014-08	1.351	177.484.516	0	1.090.602	13.913.127	7.260.282	621.150	291.011	41.679	1.521.649
201206	2014-09	1.338	161.838.001	0	592.359	14.126.462	4.079.891	756.962	454.428	241.011	874.376
201206	2014-10	1.329	146.040.390	0	574.581	14.119.727	3.284.844	302.409	820.650	384.693	857.109
201206	2014-11	1.320	130.791.691	0	113.378	13.769.524	6.160.422	977.871	461.116	120.235	928.508
201206	2014-12	1.317	116.594.866	0	959.781	13.973.247	3.889.353	588.132	602.763	318.929	682.388
201206	2015-01	1.278	100.710.961	0	534.722	13.785.982	3.971.928	284.240	430.953	554.473	782.103
201206	2015-02	1.262	85.788.702	0	333.616	13.546.580	4.913.764	1.472.023	284.240	430.953	1.329.580
201206	2015-03	1.255	71.549.210	0	635.805	13.830.592	3.414.537	120.884	428.828	284.240	1.448.600
201206	2015-04	1.238	56.141.664	0	474.083	13.588.775	3.243.742	728.564	0	260.370	1.178.367
201206	2015-05	1.223	41.104.084	0	138.036	13.377.268	1.789.770	2.390.827	129.433	0	1.159.264
201206	2015-06	1.195	26.645.431	0	0	13.344.735	1.362.915	424.638	2.178.227	108.356	723.544
201206	2015-07	104	12.442.839	0	255.897	346.639	259.782	143.971	454.607	1.281.430	738.587
201206	2015-08	72	10.948.286	0	0	337.790	661.875	0	0	367.578	1.682.556
201206	2015-09	68	10.138.701	0	0	319.808	642.830	502.887	0	162.982	1.721.647
201206	2015-10	68	9.645.365	0	0	327.731	196.627	549.228	252.851	0	1.884.629
201206	2015-11	68	9.293.697	0	44.751	331.631	78.260	0	549.228	252.851	506.199
201206	2015-12	61	7.527.528	0	63.641	300.949	616.643	0	0	240.201	716.025
201206	2016-01	59	7.128.070	0	0	294.532	1.100.890	0	0	0	956.226
201206	2016-02	59	6.800.246	0	0	294.424	620.509	0	0	0	703.375
201206	2016-03	57	6.213.516	0	0	291.013	500.303	317.657	0	0	140.516
201206	2016-04	55	5.338.803	0	3.442	296.458	409.207	0	317.657	0	140.516
201206	2016-05	54	5.007.354	0	0	302.961	324.833	0	0	317.657	140.516
201206	2016-06	54	4.673.711	0	0	297.058	706.002	0	0	0	458.173

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201207	2012-07	0	0	0	285.600	0	0	0	0	0	0
201207	2012-08	2.179	736.855.318	0	743.990	21.052.812	5.218.800	0	0	0	0
201207	2012-09	2.175	714.738.832	0	113.703	20.581.511	22.619.371	0	0	0	0
201207	2012-10	2.174	693.897.984	0	622.785	21.032.797	9.366.085	478.360	0	0	0
201207	2012-11	2.172	671.572.844	0	583.945	21.044.873	10.116.571	1.009.039	0	0	0
201207	2012-12	2.168	649.646.393	0	1.092.678	21.073.089	10.317.166	2.181.536	68.230	0	0
201207	2013-01	2.162	627.139.746	0	878.946	21.170.639	8.509.251	1.608.147	537.024	0	0
201207	2013-02	2.156	604.701.562	0	954.833	20.965.892	15.512.404	718.217	1.608.147	537.024	0
201207	2013-03	2.151	582.551.424	0	393.106	21.163.022	11.383.192	890.748	232.061	899.906	537.024
201207	2013-04	2.148	560.341.306	0	1.359.657	21.053.605	13.888.576	406.348	472.136	408.932	1.005.998
201207	2013-05	2.140	537.453.558	150.000	2.411.568	21.175.287	10.373.990	425.081	406.348	472.136	864.552
201207	2013-06	2.126	512.635.203	0	664.272	20.776.306	19.485.159	2.460.226	606.310	0	852.713
201207	2013-07	2.121	490.333.851	100.000	1.025.094	26.290.239	8.139.526	2.750.366	155.724	393.977	822.213
201207	2013-08	2.083	461.998.684	0	2.241.476	20.733.254	13.194.777	1.432.455	1.017.998	155.724	1.216.190
201207	2013-09	2.071	438.567.834	30.000	541.191	20.851.776	11.202.634	1.530.820	1.054.235	421.609	1.021.836
201207	2013-10	2.065	415.968.661	0	1.391.108	21.015.919	7.416.526	2.094.070	307.429	827.788	627.859
201207	2013-11	2.052	392.439.069	0	1.485.103	20.395.193	16.620.007	1.357.844	1.333.867	762.678	827.693
201207	2013-12	2.039	369.570.863	0	2.532.685	20.826.523	8.344.672	1.595.814	201.802	490.606	1.004.972
201207	2014-01	2.021	344.539.297	0	611.458	36.944.489	4.672.320	1.288.083	1.064.086	201.802	1.140.021
201207	2014-02	1.924	306.070.138	0	634.937	20.798.695	8.791.617	871.926	295.586	1.257.529	1.140.021
201207	2014-03	1.915	283.973.485	0	946.431	20.959.170	5.476.546	823.428	475.161	149.598	1.748.135
201207	2014-04	1.902	260.700.397	0	2.509.581	20.871.594	6.754.847	1.114.095	472.052	815.925	1.024.429
201207	2014-05	1.882	236.526.176	0	664.288	20.587.676	7.646.343	895.311	956.384	442.305	1.135.450
201207	2014-06	1.868	214.476.473	0	1.505.268	20.546.909	6.677.671	727.356	20.103	828.287	1.577.754
201207	2014-07	1.844	190.969.200	0	1.496.942	29.590.376	4.549.554	447.723	473.016	20.103	1.723.897
201207	2014-08	1.174	158.588.769	0	1.907.962	11.101.529	8.618.981	46.240	390.809	473.016	1.290.694
201207	2014-09	1.143	143.985.964	0	757.397	11.268.991	5.195.060	157.101	0	390.809	933.748
201207	2014-10	1.132	130.769.428	0	797.849	11.245.111	3.896.046	634.444	63.177	0	496.269
201207	2014-11	1.118	117.486.976	0	920.001	10.865.417	7.442.501	695.089	155.715	0	411.444
201207	2014-12	1.110	105.234.301	0	567.279	11.149.972	3.516.235	779.252	422.380	155.715	395.946
201207	2015-01	1.102	92.724.244	0	703.066	11.188.599	3.091.610	893.073	153.181	204.763	551.661
201207	2015-02	1.016	80.268.015	0	246.892	10.530.773	5.300.613	660.045	489.740	94.769	642.361
201207	2015-03	1.008	68.988.545	0	678.963	10.762.621	2.651.709	1.269.265	69.524	529.821	692.127
201207	2015-04	994	56.805.255	0	1.009.565	10.685.750	1.904.785	1.108.686	398.902	0	989.987
201207	2015-05	978	44.377.564	0	301.166	10.283.041	2.252.783	1.161.330	81.214	178.950	937.794
201207	2015-06	970	33.178.718	0	189.601	10.323.973	1.271.391	481.087	651.945	81.214	1.057.165
201207	2015-07	948	21.659.995	0	85.675	10.418.167	508.141	186.809	160.372	651.945	567.425
201207	2015-08	100	10.451.701	0	52.477	305.760	955.191	51.482	78.563	160.372	1.205.150
201207	2015-09	66	9.660.811	0	77.687	324.063	0	537.027	57.902	12.574	1.246.151
201207	2015-10	63	9.064.492	0	0	305.241	444.573	0	537.027	32.049	1.224.790
201207	2015-11	60	8.699.463	0	296.261	279.897	312.472	0	0	537.027	1.073.031
201207	2015-12	57	7.928.916	0	21.067	287.870	151.867	0	0	0	1.565.436
201207	2016-01	52	7.560.221	0	10.403	290.695	263.649	0	0	0	1.028.409
201207	2016-02	50	6.715.131	0	0	298.468	118.748	0	0	0	1.028.409
201207	2016-03	50	6.409.636	0	68.405	289.339	0	113.037	0	0	944.895
201207	2016-04	47	5.962.668	0	0	271.310	311.159	107.269	0	0	944.895
201207	2016-05	47	5.685.591	0	4.025	291.905	0	101.445	0	0	944.895
201207	2016-06	46	5.365.667	0	109.972	292.341	0	95.546	0	0	944.895

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201208	2012-08	0	0	0	161.520	7.481	0	0	0	0	0
201208	2012-09	2.327	778.193.376	0	0	19,614.493	14,626.187	0	0	0	0
201208	2012-10	2.326	758.304.287	0	747.411	19,911.357	5,209.086	357,000	0	0	0
201208	2012-11	2.324	737.548.361	0	2,487.447	19,855.945	8,270.569	0	357,000	0	0
201208	2012-12	2.320	715.052.748	0	717.311	19,886.857	5,916.279	1,101.840	0	357,000	0
201208	2013-01	2.317	694.222.623	0	0	19,887.807	8,365.119	322,239	713.560	0	357,000
201208	2013-02	2.317	674.112.379	0	453.767	19,719.933	16,424.364	0	713.560	0	357,000
201208	2013-03	2.315	653.654.146	90.000	680.057	19,820.409	13,297.040	1,295.011	0	0	713.560
201208	2013-04	2.309	632.210.615	0	1,237.557	19,762.739	14,669.867	735.320	427.387	0	713.560
201208	2013-05	2.305	610.732.188	0	755.277	20,124.095	6,978.893	626.950	0	0	0
201208	2013-06	2.301	588.531.183	0	1,389.508	19,608.729	21,544.128	1,036.024	0	0	0
201208	2013-07	2.293	567.267.766	0	1,246.052	20,170.525	4,971.366	1,612.797	362.948	0	0
201208	2013-08	2.287	545.031.225	0	1,040.491	20,638.390	11,922.921	1,678.356	305.690	358.318	0
201208	2013-09	2.268	523.076.443	0	329.866	19,590.856	11,914.383	2,026.344	281.601	0	358.318
201208	2013-10	2.263	502.573.124	0	1,135.711	19,720.879	9,486.676	1,227.048	1,207.152	281.601	358.318
201208	2013-11	2.259	481.181.954	0	637.668	19,284.691	23,642.516	688.417	399.283	857.174	281.601
201208	2013-12	2.251	459.925.569	0	1,331.085	19,477.007	9,392.302	695.079	234.166	242.490	762.846
201208	2014-01	2.244	437.508.323	0	724.004	19,401.579	7,238.995	762.126	0	234.166	980.824
201208	2014-02	2.237	416.723.156	0	1,511.667	87,340.947	15,341.823	628.377	486.868	224.930	510.940
201208	2014-03	1.848	327.443.598	0	1,309.459	19,606.606	7,410.414	303.883	409.621	486.868	467.420
201208	2014-04	1.823	303.659.748	0	1,080.731	19,387.678	7,509.044	2,003.148	303.883	409.621	711.799
201208	2014-05	1.814	282.590.971	0	674.489	19,370.014	7,893.435	425.642	2,003.148	0	1,113.120
201208	2014-06	1.806	261.994.807	0	864.069	19,229.533	8,898.767	940.367	33.604	1,509.560	879.818
201208	2014-07	1.795	241.058.543	0	1,447.869	19,436.285	5,806.795	846.414	411.089	33.604	1,849.064
201208	2014-08	1.775	218.988.959	0	836.748	29,526.132	11,461.815	1,238.062	287.535	411.089	1,439.443
201208	2014-09	1.425	187.751.161	0	1,194.587	14,102.196	5,811.093	337.109	1,098.586	287.535	1,408.178
201208	2014-10	1.400	171.097.030	0	719.921	14,125.019	4,629.678	1,143.666	172.604	715.668	1,026.468
201208	2014-11	1.390	154.770.102	0	807.482	13,285.600	12,634.120	916.558	344.140	172.604	1,157.125
201208	2014-12	1.380	139.875.455	0	1,146.035	13,890.069	4,667.153	909.898	232.746	91.736	1,039.586
201208	2015-01	1.364	123.216.452	0	955.184	13,819.487	4,773.644	703.511	219.472	232.746	695.036
201208	2015-02	1.351	107.672.684	0	945.303	13,357.115	6,558.915	1,156.106	0	219.472	324.482
201208	2015-03	1.269	92.230.980	0	1,111.755	13,459.028	3,079.779	895.341	419.541	0	543.953
201208	2015-04	1.253	76.728.502	0	410.730	13,360.972	2,757.816	699.277	250.230	145.091	219.472
201208	2015-05	1.239	62.007.997	0	386.973	13,025.907	4,198.712	211.988	232.531	112.383	81.900
201208	2015-06	1.229	47.651.915	0	388.432	13,143.030	2,668.693	350.666	126.475	67.926	194.283
201208	2015-07	1.216	33.312.180	0	67.069	13,302.987	1,112.157	655.427	160.324	0	262.209
201208	2015-08	1.194	19.096.831	0	0	13,177.010	897.448	262.526	489.678	31.805	180.309
201208	2015-09	78	5,424.427	0	0	154.242	720.888	444.864	49.129	439.891	99.731
201208	2015-10	50	4,738.653	0	0	152.241	687.833	152.594	200.883	49.129	492.681
201208	2015-11	43	4,410.771	0	0	163.771	274.614	0	0	200.883	446.987
201208	2015-12	40	4,137.803	0	11.060	156.808	701.855	0	0	0	306.109
201208	2016-01	37	3,629.085	0	176.222	120.014	1,308.857	168.255	0	0	116.934
201208	2016-02	33	3,112.088	0	78.511	142.823	487.112	0	168.255	0	116.934
201208	2016-03	31	2,826.208	0	0	134.989	362.612	0	0	168.255	0
201208	2016-04	29	2,557.354	0	0	138.482	586.907	0	0	0	168.255
201208	2016-05	29	2,395.000	0	25.790	138.785	533.115	0	0	0	168.255
201208	2016-06	28	2,191.675	0	0	129.817	417.678	179.611	0	0	0

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201209	2012-09	0	0	0	572.600	0	0	0	0	0	0
201209	2012-10	2.888	909.981.518	0	234.000	21.872.652	5.301.278	0	0	0	0
201209	2012-11	2.886	887.549.899	0	217.500	21.952.472	3.534.496	0	0	0	0
201209	2012-12	2.885	865.281.775	0	285.205	21.938.097	6.215.829	809.817	0	0	0
201209	2013-01	2.884	842.954.598	0	155.000	22.139.965	2.215.560	1.317.179	0	0	0
201209	2013-02	2.883	820.449.126	0	495.430	21.892.051	12.510.189	0	1.317.179	0	0
201209	2013-03	2.881	797.989.115	0	1.697.302	22.065.237	7.731.571	266.618	0	767.004	0
201209	2013-04	2.875	773.812.524	0	1.646.130	21.973.466	12.049.196	877.173	742.564	0	0
201209	2013-05	2.867	749.900.199	60.000	896.157	22.297.055	4.064.091	916.507	174.627	733.243	0
201209	2013-06	2.864	726.203.812	0	1.515.146	21.825.220	16.956.522	201.337	415.980	887.257	0
201209	2013-07	2.856	702.697.891	150.000	993.202	22.279.390	5.615.736	1.710.275	0	393.362	174.627
201209	2013-08	2.852	678.658.048	0	2.582.795	22.180.017	7.137.762	963.204	1.516.455	0	174.627
201209	2013-09	2.841	653.668.708	0	2.693.706	22.654.796	8.348.183	2.256.789	358.000	1.516.455	174.627
201209	2013-10	2.802	628.084.224	100.000	1.186.223	21.480.367	7.511.775	1.791.441	880.352	358.000	1.320.408
201209	2013-11	2.792	604.621.121	0	969.309	21.384.954	10.637.935	2.512.397	430.001	880.352	1.376.687
201209	2013-12	2.786	581.819.041	0	2.084.644	21.580.128	4.816.259	399.312	1.858.816	255.296	1.254.706
201209	2014-01	2.774	556.778.633	0	1.434.898	21.695.635	4.137.716	360.927	569.639	838.709	1.152.002
201209	2014-02	2.765	532.789.516	0	1.129.247	21.276.053	11.234.235	459.859	154.498	569.639	1.268.632
201209	2014-03	2.758	508.970.036	0	922.211	143.190.905	8.234.605	815.667	459.859	154.498	1.582.974
201209	2014-04	2.066	364.023.263	0	572.949	21.357.014	4.496.651	1.135.423	0	1.034.025	744.265
201209	2014-05	2.042	338.066.802	0	1.715.753	21.405.219	3.342.539	132.647	456.197	140.594	1.065.026
201209	2014-06	2.025	313.622.937	0	1.982.655	21.103.523	6.274.974	514.513	132.647	456.197	1.205.620
201209	2014-07	2.013	290.254.603	0	1.326.958	21.292.485	3.037.519	1.579.089	132.303	0	1.231.277
201209	2014-08	2.001	267.096.608	0	1.620.839	20.845.890	5.052.831	866.364	975.791	132.303	771.418
201209	2014-09	1.982	243.726.961	0	1.127.989	32.114.682	5.468.228	492.284	103.172	875.910	630.824
201209	2014-10	1.609	209.680.402	0	617.088	15.885.580	5.198.146	327.366	464.460	103.172	1.411.398
201209	2014-11	1.594	192.077.089	0	1.354.509	15.613.757	6.356.545	1.779.802	46.617	464.460	1.514.570
201209	2014-12	1.582	174.703.510	0	884.563	15.888.315	2.289.335	694.853	1.096.627	46.617	1.304.926
201209	2015-01	1.571	156.669.197	0	751.400	15.738.191	3.761.709	413.269	260.711	1.096.627	1.149.738
201209	2015-02	1.562	139.747.068	0	357.006	15.526.387	4.210.988	603.715	172.672	260.711	1.735.288
201209	2015-03	1.555	123.001.774	0	1.287.675	15.656.448	2.564.389	511.206	154.126	172.672	906.016
201209	2015-04	1.487	104.549.147	0	658.633	15.321.367	2.513.737	94.283	538.023	0	905.495
201209	2015-05	1.473	87.983.995	0	734.019	14.978.411	3.491.222	379.686	0	538.023	811.332
201209	2015-06	1.459	71.865.208	0	442.633	15.082.164	1.879.690	356.071	81.028	118.990	1.040.097
201209	2015-07	1.447	55.507.401	0	330.339	15.135.627	968.700	173.461	149.963	0	1.159.087
201209	2015-08	1.433	39.589.444	0	235.810	14.948.890	1.607.853	79.368	116.545	149.963	1.159.087
201209	2015-09	1.405	23.897.372	0	68.535	15.015.727	424.510	13.323	65.057	65.982	907.614
201209	2015-10	88	7.968.329	0	0	326.590	289.361	34.479	0	65.057	844.605
201209	2015-11	60	7.270.873	0	0	307.329	429.176	70.519	6.390	26.279	703.717
201209	2015-12	54	6.747.578	0	139.060	292.328	261.541	0	0	4.890	729.996
201209	2016-01	53	6.306.383	0	165.963	300.162	247.369	0	0	0	661.829
201209	2016-02	49	5.753.117	0	0	276.892	615.722	0	0	0	643.550
201209	2016-03	48	5.443.833	0	195.031	275.980	310.853	0	0	0	638.660
201209	2016-04	45	4.948.210	0	0	277.544	460.363	0	0	0	638.660
201209	2016-05	45	4.651.719	0	0	301.914	30.143	0	0	0	638.660
201209	2016-06	45	4.322.038	0	6.493	285.031	357.550	0	0	0	638.660

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201210	2012-10	0	0	0	154.000	0	0	0	0	0	0
201210	2012-11	2.156	674.490.850	0	0	16.316.720	8.659.468	0	0	0	0
201210	2012-12	2.156	658.174.130	0	131.920	16.308.610	10.793.176	653.048	0	0	0
201210	2013-01	2.155	641.492.966	100.000	95.616	16.462.756	5.864.918	614.277	653.690	0	0
201210	2013-02	2.154	624.581.866	0	0	16.478.611	7.937.224	0	404.111	653.690	0
201210	2013-03	2.154	607.933.659	0	0	16.513.111	6.746.016	497.963	624.431	404.111	0
201210	2013-04	2.154	591.155.755	0	1.825.870	16.488.447	10.224.471	474.836	0	624.431	404.111
201210	2013-05	2.151	572.587.284	0	2.126.822	16.630.811	4.926.368	1.036.008	0	0	1,028.542
201210	2013-06	2.144	553.511.205	0	150.000	16.394.144	11.759.894	1.151.025	0	0	624.431
201210	2013-07	2.142	536.396.529	0	241.500	16.607.179	9.037.359	939.483	0	0	624.431
201210	2013-08	2.141	519.072.455	0	721.420	16.624.124	9.490.812	1,023.268	205.443	0	0
201210	2013-09	2.136	500.791.920	0	220.964	16.605.190	10.361.274	1,012.963	533.958	0	0
201210	2013-10	2.135	483.616.119	0	285.245	16.883.965	8,421.595	985.932	191.901	533.958	0
201210	2013-11	2.122	466.049.302	0	623.863	16,066.098	14,875.843	537.996	600.817	0	533.958
201210	2013-12	2.117	448.801.281	0	365.157	16.333.981	8.435.419	968.161	0	600.817	533.958
201210	2014-01	2.114	431.454.527	0	1,139.850	16,494.132	5,574.020	409.910	587.721	0	1,134.775
201210	2014-02	2.107	413.388.577	0	396.223	16,404.952	9,239.193	480.827	0	587.721	1,134.775
201210	2014-03	2.104	396.278.269	0	1,533.792	16,585.033	5,051.959	432.602	0	0	1,722.496
201210	2014-04	2.094	377.692.134	0	708.187	101,369.218	10,249.505	632.661	81.600	0	1,537.400
201210	2014-05	1.618	275.157.257	0	674.231	16,208.128	6,741.617	214.939	128.590	81.600	1,537.400
201210	2014-06	1.595	254.635.010	0	628.828	16,116.207	7,411.552	1,088.475	0	0	1,031.279
201210	2014-07	1.585	236.805.803	0	690.895	16,184.398	5,205.508	120.934	814.492	0	1,031.279
201210	2014-08	1.580	219.380.605	0	835.874	15,942.946	9,341.146	0	141.636	789.196	1,031.279
201210	2014-09	1.573	202.166.280	0	1,306.533	15,942.279	5,905.713	411.241	104.180	120.934	1,622.069
201210	2014-10	1.558	184.050.509	0	418.436	21,620.360	4,155.186	190.044	263.625	104.180	1,743.003
201210	2014-11	1.294	161.373.351	0	1,926.697	11,406.614	8,928.700	477.784	97.129	252.961	1,406.844
201210	2014-12	1.273	147.220.856	0	689.671	11,928.310	2,917.991	413.642	265.651	97.129	610.322
201210	2015-01	1.262	133.109.260	0	1,149.625	11,629.336	5,437.767	585.936	135.177	354.108	601.212
201210	2015-02	1.253	120.082.803	0	358.616	11,434.907	6,296.803	232.774	383.506	135.177	858.844
201210	2015-03	1.248	107.670.184	0	278.486	11,817.240	2,470.034	456.781	232.774	286.575	639.354
201210	2015-04	1.242	94.532.686	0	272.887	11,737.866	2,953.536	0	313.797	232.774	837.472
201210	2015-05	1.196	82.148.385	0	311.960	11,427.863	3,581.038	299.122	0	248.403	935.070
201210	2015-06	1.187	69.889.338	0	479.197	11,351.640	4,186.877	43.812	0	0	896.899
201210	2015-07	1.172	57.145.150	0	468.110	11,552.307	1,680.670	1,203.258	0	0	873.928
201210	2015-08	1.160	44.548.060	0	252.754	11,359.669	1,821.295	32.410	1,076.107	0	744.877
201210	2015-09	1.147	32.467.061	0	211.740	11,226.787	1,142.989	277.289	0	1,076.107	415.721
201210	2015-10	1.121	20.175.501	0	0	11,233.040	1,067.121	49.167	24.428	0	1,491.828
201210	2015-11	96	8.423.946	0	0	337.150	110.215	29.963	15.358	0	1,457.632
201210	2015-12	56	7.626.621	0	0	285.819	373.646	0	6.999	15.358	415.721
201210	2016-01	49	6.271.758	0	0	290.628	217.343	0	0	6.999	431.079
201210	2016-02	49	5.966.324	0	0	291.272	236.414	0	0	0	431.079
201210	2016-03	48	5.654.123	0	0	281.046	520.974	0	0	0	415.721
201210	2016-04	47	5.344.187	0	0	262.149	343.052	520.974	0	0	415.721
201210	2016-05	47	5.082.037	0	0	270.399	245.901	0	520.974	0	415.721
201210	2016-06	47	4.788.964	0	0	269.528	278.507	223.883	0	274.272	415.721

Static Pool 静态池	Month Ending 报告期末	Beginning Number Of Loans 期初笔数	Beginning Balance 期初金额 (元)	Partial Prepayment 部分早偿金额 (元)	Full Prepayment 全部早偿金额 (元)	Scheduled Principal Collection 正常还款金额 (元)	Contracts Delinquent 1-30 Days 拖欠 1-30 天金额 (元)	Contracts Delinquent 31- 60 Days 拖欠 31-60 天金额 (元)	Contracts Delinquent 61- 90 Days 拖欠 61-90 天金额 (元)	Contracts Delinquent 91-120 Days 拖欠 91-120 天金额 (元)	Contracts Delinquent Over 120 Days 拖欠 120 天以上金额 (元)
201211	2012-11	0	0	0	0	0	0	0	0	0	0
201211	2012-12	2556	730,808.123	0	0	16,301.531	4,901.950	0	0	0	0
201211	2013-01	2556	714,498.372	0	223,244	16,446.764	1,375.061	0	0	0	0
201211	2013-02	2554	697,694.965	0	256,486	16,206.619	10,769.116	0	0	0	0
201211	2013-03	2553	681,184.219	0	0	16,498.537	3,431.339	603.385	0	0	0
201211	2013-04	2553	664,334.637	0	192,500	16,441.934	7,888.497	0	603.385	0	0
201211	2013-05	2552	647,589.826	0	1,126,265	16,677.781	1,321.971	313.681	0	603.385	0
201211	2013-06	2547	629,553.850	0	371,592	16,349.475	12,500.927	0	158.362	0	603.385
201211	2013-07	2545	612,779.125	0	610,515	16,760.984	2,347.560	0	0	158.362	603.385
201211	2013-08	2542	594,971.642	0	1,093,415	16,549.459	6,796.398	444.068	0	0	158.362
201211	2013-09	2537	576,646.563	0	1,152,006	16,702.077	4,548.562	136.795	0	0	158.362
201211	2013-10	2532	558,462.898	0	1,367,776	16,796.157	1,945.560	0	136.795	0	158.362
201211	2013-11	2524	540,085.889	0	1,787,617	17,074.218	15,194.523	0	0	0	158.362
201211	2013-12	2493	520,380.545	0	1,107,928	15,627.838	6,193.703	270.887	0	0	158.362
201211	2014-01	2484	502,432.040	0	1,229,398	15,543.729	3,056.191	259.545	0	0	158.362
201211	2014-02	2478	485,555.299	0	1,010,515	16,095.399	6,748.886	0	117.728	0	158.362
201211	2014-03	2472	468,337.073	0	1,324,338	16,285.081	4,308.285	0	0	117.728	158.362
201211	2014-04	2464	450,387.529	0	1,115,032	16,207.238	3,903.097	304.534	0	0	276.089
201211	2014-05	2455	432,731.916	0	711,913	154,858.130	7,250.907	134,000	0	304.534	276.089
201211	2014-06	1710	276,958.952	0	1,066,504	15,866.969	4,987.568	856,814	0	0	580.623
201211	2014-07	1690	257,336.575	0	934,214	15,841.691	3,707.041	342,796	568.922	0	462.896
201211	2014-08	1679	239,868.540	0	310,020	15,505.976	8,422.842	405,094	143.821	767.898	462.896
201211	2014-09	1677	223,796.055	0	1,132,148	15,699.159	5,275.194	0	248.921	143.821	926.259
201211	2014-10	1670	206,031.449	0	251,154	15,758.858	3,965.897	1,185.463	0	248.921	1,070.080
201211	2014-11	1663	189,604.498	0	428,061	21,391.836	5,413.404	159,727	769.133	0	821.640
201211	2014-12	1376	167,415.905	0	337,929	12,043.446	2,640.653	290,922	159,727	769.133	407.283
201211	2015-01	1360	154,089.391	0	522,781	12,087.290	3,376.521	159,197	89,646	159,727	1,176.416
201211	2015-02	1352	141,231.177	0	464,869	11,742.916	6,447.330	343,827	159,197	236,539	927.495
201211	2015-03	1344	128,569.293	0	468,567	12,050.235	2,526.742	419,769	0	159,197	758.042
201211	2015-04	1335	115,055.968	0	314,438	12,104.101	1,192.056	984,647	89,978	0	913.739
201211	2015-05	1331	102,338.076	0	741,755	11,827.269	3,730.044	228,110	643.463	89,978	911.020
201211	2015-06	1286	89,526.404	0	542,201	11,625.872	3,745.158	112,496	302,830	515.432	854.104
201211	2015-07	1271	76,709.822	0	377,125	11,689.870	1,307.407	655,518	212,936	0	1,116.978
201211	2015-08	1262	63,983.407	0	405,092	11,754.418	1,096.644	38,361	537,646	100,440	1,116.978
201211	2015-09	1252	51,518.642	0	377,602	11,600.165	703.776	503,698	0	450,110	1,202.689
201211	2015-10	1238	39,307.472	0	54,578	11,472.202	578,522	385,717	58,725	70,060	1,062.119
201211	2015-11	1221	26,835.477	0	158,121	11,477.291	578,949	88,383	352,597	30,090	678.531
201211	2015-12	124	14,460.401	0	66,053	650,069	335,088	20,656	19,739	352,597	258.512
201211	2016-01	92	13,002.320	0	54,132	632,868	377,967	0	14,375	0	541,049
201211	2016-02	88	12,206.693	0	0	618,264	755,971	61,964	0	14,375	510,958
201211	2016-03	87	11,545.933	0	44,295	641,688	280,509	0	61,964	0	172,737
201211	2016-04	85	10,476.014	0	0	619,125	352,293	280,509	0	61,964	172,737
201211	2016-05	85	9,856.889	0	36,981	631,699	271,192	0	280,509	0	220,325
201211	2016-06	83	9,152.433	0	0	623,884	370,917	0	0	280,509	220,325

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201212	2012-12	0	0	0	456.000	0	0	0	0	0	0
201212	2013-01	2,577	733,286.459	0	461.400	16,719.204	856.400	0	0	0	0
201212	2013-02	2,576	716,105.796	0	0	16,551.253	7,834.506	0	0	0	0
201212	2013-03	2,576	699,519.046	0	412.541	16,716.449	5,169.706	237.219	0	0	0
201212	2013-04	2,574	682,123.376	0	0	16,573.279	11,394.688	321.887	0	0	0
201212	2013-05	2,574	665,380.986	0	747.446	16,847.390	4,809.810	942.049	0	0	0
201212	2013-06	2,570	647,452.283	100.000	1,181.850	16,708.019	11,612.690	0	634.289	0	0
201212	2013-07	2,565	629,301.709	0	1,256.541	16,854.743	5,640.491	234.726	0	634.289	0
201212	2013-08	2,561	610,869.558	0	521.727	16,922.451	4,566.045	1,029.364	234.726	0	634.289
201212	2013-09	2,558	593,272.640	0	1,169.668	16,936.493	5,281.070	1,141.779	0	234.726	634.289
201212	2013-10	2,552	574,981.485	0	939.602	16,920.329	6,849.155	1,126.820	222.440	0	706.524
201212	2013-11	2,546	556,744.687	0	1,172.791	16,868.252	8,688.760	1,023.624	0	0	706.524
201212	2013-12	2,541	538,398.598	0	1,704.462	17,005.130	4,505.667	1,026.838	0	0	706.524
201212	2014-01	2,515	519,350.577	0	2,000.339	16,616.539	2,440.058	277.636	866.952	0	0
201212	2014-02	2,505	500,090.730	0	1,264.461	16,477.674	6,262.377	214.154	274.663	866.952	0
201212	2014-03	2,498	482,242.314	0	883.734	16,491.065	4,645.826	820.056	214.154	73.162	866.952
201212	2014-04	2,491	464,631.946	0	1,195.526	16,476.545	4,314.009	728.787	216.700	831.861	273.572
201212	2014-05	2,483	446,706.289	0	1,571.056	16,507.055	3,814.070	865.065	346.181	0	690.870
201212	2014-06	2,473	427,994.921	0	661.294	153,775.846	9,665.063	998.558	735.552	196.952	73.162
201212	2014-07	1,744	273,273.998	0	1,299.732	16,247.908	4,000.247	1,020.285	467.223	735.552	196.952
201212	2014-08	1,713	250,876.428	0	147.762	16,070.105	6,717.368	691.679	218.533	467.223	932.504
201212	2014-09	1,709	234,327.719	0	1,300.964	16,219.334	3,458.507	219.661	691.679	151.790	1,399.726
201212	2014-10	1,697	216,315.248	0	515.342	16,216.760	2,985.846	962.018	75.105	336.364	1,195.511
201212	2014-11	1,686	199,065.262	0	1,235.906	15,776.922	8,274.498	339.545	838.494	180.152	209.412
201212	2014-12	1,669	180,756.958	0	501.482	19,879.450	3,611.436	846.960	0	920.943	284.516
201212	2015-01	1,372	159,718.184	0	1,033.428	11,787.329	3,889.202	853.461	533.958	0	913.598
201212	2015-02	1,357	146,331.731	0	1,035.459	11,551.784	6,020.902	395.631	476.148	533.958	838.494
201212	2015-03	1,348	133,315.265	0	911.528	11,725.258	2,859.525	674.003	395.631	277.117	1,372.452
201212	2015-04	1,338	120,144.907	0	599.619	11,725.638	3,219.214	141.805	169.749	395.631	1,217.232
201212	2015-05	1,328	107,025.470	0	824.206	11,516.890	4,401.751	53.307	0	0	1,490.549
201212	2015-06	1,316	94,204.793	0	520.554	11,548.661	2,661.379	373.921	53.307	0	803.658
201212	2015-07	1,280	81,099.572	0	751.371	11,353.417	1,908.908	159.083	167.965	53.307	801.789
201212	2015-08	1,264	68,587.360	0	725.766	11,232.508	2,131.758	145.527	0	167.965	588.835
201212	2015-09	1,247	56,036.043	0	533.404	11,135.861	1,583.377	160.535	98.040	0	756.800
201212	2015-10	1,235	43,988.875	0	332.610	11,149.652	782.331	590.532	47.391	0	703.493
201212	2015-11	1,218	32,130.353	0	130.964	11,043.653	521.480	90.466	552.701	47.391	535.528
201212	2015-12	1,199	20,479.929	0	50.391	11,055.026	552.061	0	0	483.940	582.919
201212	2016-01	98	9,044.837	0	0	434.186	529.875	32.608	0	0	1,066.860
201212	2016-02	81	8,409.802	0	122.969	480.748	123.059	0	15.656	0	689.626
201212	2016-03	78	7,488.751	0	0	478.750	0	17.286	0	0	535.528
201212	2016-04	74	6,833.609	0	211.328	471.914	0	0	7.444	0	406.158
201212	2016-05	72	6,011.154	0	44.726	468.671	44.100	0	0	7.444	406.158
201212	2016-06	71	5,497.758	0	91.838	470.249	0	0	0	0	406.158

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201301	2013-01	0	0	0	0	0	0	0	0	0	0
201301	2013-02	2,892	806,723,784	0	209,000	17,250,171	12,616,993	0	0	0	0
201301	2013-03	2,890	788,978,655	0	90,537	17,493,894	5,951,549	0	0	0	0
201301	2013-04	2,889	771,073,469	0	0	17,308,267	14,279,848	0	0	0	0
201301	2013-05	2,889	753,606,025	0	1,329,434	17,581,402	7,086,410	181,268	0	0	0
201301	2013-06	2,884	734,276,903	0	589,689	17,335,704	17,491,180	0	0	0	0
201301	2013-07	2,881	716,123,895	0	717,619	17,709,712	6,488,736	454,521	0	0	0
201301	2013-08	2,877	697,176,323	0	528,254	17,484,183	13,074,555	554,618	454,521	0	0
201301	2013-09	2,874	678,979,532	0	498,562	17,637,695	10,687,841	462,460	554,618	454,521	0
201301	2013-10	2,870	660,364,579	0	1,062,457	17,726,427	8,522,022	0	462,460	554,618	454,521
201301	2013-11	2,861	641,209,200	0	2,030,815	17,477,511	17,892,948	108,492	0	462,460	1,009,140
201301	2013-12	2,854	621,387,917	0	1,194,872	17,853,615	7,893,049	0	0	0	1,471,599
201301	2014-01	2,847	601,704,185	0	1,628,686	19,263,757	5,211,729	204,520	0	0	462,460
201301	2014-02	2,822	579,514,613	0	1,177,438	17,622,100	14,361,192	123,381	204,520	0	462,460
201301	2014-03	2,815	560,508,943	0	1,362,664	17,855,629	8,064,874	536,450	0	204,520	0
201301	2014-04	2,804	540,231,853	0	1,411,021	17,798,377	10,323,995	827,006	60,597	0	204,520
201301	2014-05	2,797	520,637,520	0	381,351	17,794,118	11,322,643	483,845	637,736	60,597	204,520
201301	2014-06	2,794	501,993,156	0	890,391	17,653,551	13,344,860	105,473	0	637,736	265,118
201301	2014-07	2,781	481,933,126	0	929,309	169,942,531	14,554,968	497,344	105,473	0	698,333
201301	2014-08	1,943	310,183,100	0	1,974,108	16,950,284	14,931,583	1,610,386	186,357	105,473	698,333
201301	2014-09	1,911	286,428,846	0	1,053,033	17,376,271	7,768,058	553,473	481,226	186,357	743,209
201301	2014-10	1,899	266,742,272	0	1,006,609	17,278,966	7,549,433	280,960	256,855	432,226	291,830
201301	2014-11	1,889	247,262,541	0	1,409,192	16,829,600	14,189,611	295,780	104,487	256,855	724,056
201301	2014-12	1,876	228,459,081	0	2,025,082	17,239,410	5,319,811	703,866	227,124	0	689,081
201301	2015-01	1,850	207,808,295	0	923,130	23,110,958	8,345,543	755,994	121,090	98,173	269,690
201301	2015-02	1,508	182,870,041	0	338,100	12,892,725	9,257,023	882,857	755,994	91,749	0
201301	2015-03	1,488	168,413,807	0	348,039	13,169,080	5,367,907	1,477,717	83,680	486,710	91,749
201301	2015-04	1,483	154,029,007	0	1,124,324	13,115,992	5,521,535	1,418,034	0	0	578,459
201301	2015-05	1,474	139,134,406	0	767,456	13,034,336	6,427,084	572,401	98,256	0	572,247
201301	2015-06	1,464	124,523,300	0	646,357	13,100,495	3,806,933	1,108,611	0	98,256	572,247
201301	2015-07	1,454	110,090,517	0	1,302,991	13,147,344	2,466,228	509,275	283,681	0	98,256
201301	2015-08	1,424	94,371,862	0	1,002,152	12,953,143	1,742,419	722,696	367,796	107,716	98,256
201301	2015-09	1,407	80,006,054	0	458,317	12,642,506	2,854,934	747,433	331,962	206,204	0
201301	2015-10	1,394	66,379,592	0	500,278	12,678,873	2,105,080	357,817	200,737	311,527	206,204
201301	2015-11	1,376	52,562,876	0	371,153	12,472,089	1,857,122	127,173	200,419	106,496	391,101
201301	2015-12	1,358	39,075,110	0	167,622	12,538,506	841,369	112,851	114,113	30,484	291,392
201301	2016-01	1,328	25,360,273	0	0	12,344,527	733,587	26,743	56,414	71,196	136,979
201301	2016-02	155	12,438,037	0	62,616	666,842	171,480	24,884	20,039	24,879	101,680
201301	2016-03	108	11,115,663	0	23,216	660,810	333,139	0	30,007	0	32,055
201301	2016-04	103	10,312,730	0	52,938	663,223	193,282	0	0	0	0
201301	2016-05	98	9,518,144	0	0	668,132	139,948	0	0	0	0
201301	2016-06	98	8,838,470	0	225,950	667,506	285,898	0	0	0	0

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201302	2013-02	0	0	150,000	0	0	285,957	0	0	0	0
201302	2013-03	1,234	342,305,301	0	190,009	7,131,113	547,950	0	0	0	0
201302	2013-04	1,233	334,977,433	0	0	7,166,994	1,044,513	0	0	0	0
201302	2013-05	1,233	327,796,086	0	0	7,218,915	236,309	0	0	0	0
201302	2013-06	1,233	320,556,616	0	0	7,218,312	2,052,971	0	0	0	0
201302	2013-07	1,233	313,331,728	0	0	7,270,597	839,850	217,948	0	0	0
201302	2013-08	1,233	306,015,739	0	654,803	7,300,578	524,093	496,443	0	0	0
201302	2013-09	1,231	298,028,363	0	0	7,302,198	1,444,054	0	0	0	0
201302	2013-10	1,231	290,687,041	0	1,725,300	7,336,935	1,508,343	0	0	0	0
201302	2013-11	1,226	281,579,187	0	423,978	7,293,718	7,747,372	191,954	0	0	0
201302	2013-12	1,223	273,410,432	0	0	6,955,855	2,694,347	124,000	0	0	0
201302	2014-01	1,223	265,823,633	0	695,260	6,865,660	1,253,569	590,594	124,000	0	0
201302	2014-02	1,219	258,178,977	0	122,200	9,650,697	373,832	0	411,767	124,000	0
201302	2014-03	1,203	248,359,399	0	428,515	7,914,097	2,508,136	283,796	0	217,367	124,000
201302	2014-04	1,200	239,989,647	0	1,395,718	8,003,208	1,431,699	0	180,116	0	341,367
201302	2014-05	1,194	230,426,549	0	1,095,618	8,000,946	1,205,548	85,625	0	180,116	217,367
201302	2014-06	1,186	221,132,881	0	572,685	7,907,285	4,111,333	333,729	85,625	0	217,367
201302	2014-07	1,182	212,554,411	0	1,030,681	7,979,765	616,710	1,341,976	175,106	85,625	0
201302	2014-08	1,175	202,523,698	0	519,667	58,494,186	1,970,244	991,680	331,238	175,106	85,625
201302	2014-09	918	143,437,452	0	919,766	8,230,965	1,528,331	734,101	475,734	0	260,731
201302	2014-10	906	133,298,687	0	523,389	8,249,607	665,078	1,244,146	205,000	475,734	260,731
201302	2014-11	903	124,396,246	0	283,752	8,130,868	3,262,372	477,608	622,011	205,000	462,599
201302	2014-12	899	115,609,569	0	1,023,322	8,226,015	1,012,507	607,317	0	901,117	363,878
201302	2015-01	893	106,096,774	0	387,380	8,224,379	1,204,251	145,740	451,417	0	906,457
201302	2015-02	885	96,903,970	0	446,130	15,237,075	2,612,093	532,861	424,796	0	404,676
201302	2015-03	622	80,597,549	0	326,626	6,003,712	809,616	1,148,399	194,234	424,796	279,106
201302	2015-04	613	73,806,977	0	822,571	6,028,093	88,686	692,907	496,561	100,236	424,796
201302	2015-05	606	66,529,793	0	586,940	5,966,156	581,731	74,736	743,990	353,882	525,033
201302	2015-06	601	59,936,081	0	612,638	5,942,078	921,765	68,212	0	743,990	454,118
201302	2015-07	594	53,292,184	0	250,746	5,897,411	639,949	175,972	68,212	0	1,026,286
201302	2015-08	590	46,991,144	0	465,647	5,863,144	719,637	0	128,456	68,212	1,012,323
201302	2015-09	560	40,548,289	0	317,489	5,486,092	1,183,542	118,894	0	61,635	291,375
201302	2015-10	549	33,890,564	0	273,794	5,462,976	970,342	257,987	154,784	0	222,822
201302	2015-11	542	27,946,745	0	210,132	5,422,161	398,508	485,476	102,369	0	222,822
201302	2015-12	536	22,150,482	0	337,842	5,424,976	132,896	490,823	112,158	0	161,187
201302	2016-01	522	16,193,532	0	22,139	5,320,016	265,292	474,208	25,822	107,758	161,187
201302	2016-02	504	10,595,275	0	0	5,137,080	265,694	382,094	50,138	25,822	185,199
201302	2016-03	50	5,311,572	0	0	240,558	0	392,668	0	50,138	211,021
201302	2016-04	39	4,969,128	0	18,900	211,440	0	0	375,435	0	211,325
201302	2016-05	35	4,664,002	0	59,806	204,926	0	0	0	375,435	161,187
201302	2016-06	33	4,341,343	0	64,530	206,218	0	0	0	0	86,274

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201303	2013-03	0	0	0	0	0	0	0	0	0	0
201303	2013-04	1.737	433.297.599	0	226.500	8.790.647	4.513.525	0	0	0	0
201303	2013-05	1.736	424.270.802	0	0	8.940.453	384.706	0	0	0	0
201303	2013-06	1.736	415.222.123	0	465.650	8.835.996	6.420.927	0	0	0	0
201303	2013-07	1.734	405.911.097	0	0	8.994.473	852.653	0	0	0	0
201303	2013-08	1.734	396.760.192	0	204.382	9.041.794	1.559.359	0	0	0	0
201303	2013-09	1.732	387.483.600	0	825.777	9.020.851	2.427.640	0	0	0	0
201303	2013-10	1.727	377.610.822	0	72.800	9.057.180	2.658.040	0	0	0	0
201303	2013-11	1.726	368.406.182	0	1.126.070	9.038.147	6.528.631	385.356	0	0	0
201303	2013-12	1.725	357.928.294	0	953.729	8.838.385	3.536.815	511.748	385.356	0	0
201303	2014-01	1.721	347.756.873	0	367.463	8.859.573	1.289.153	0	511.748	385.356	0
201303	2014-02	1.719	338.498.766	0	524.256	9.053.354	3.568.559	642.379	511.748	0	385.356
201303	2014-03	1.716	328.872.774	0	585.544	14.957.770	4.085.081	100.783	176.307	0	897.103
201303	2014-04	1.669	313.164.990	0	922.909	10.104.789	1.760.172	0	0	176.307	890.268
201303	2014-05	1.661	301.666.687	0	759.120	10.074.086	2.971.189	0	0	0	910.939
201303	2014-06	1.655	290.595.358	0	248.400	10.017.333	3.974.709	0	0	0	902.955
201303	2014-07	1.652	280.210.621	0	768.752	10.161.277	2.056.921	382.109	0	0	390.276
201303	2014-08	1.647	268.857.929	0	347.804	9.978.032	5.738.493	0	382.109	0	0
201303	2014-09	1.638	257.723.149	0	280.692	70.114.040	4.080.394	0	0	382.109	0
201303	2014-10	1.318	187.118.994	0	478.647	11.251.399	1.744.773	765.138	0	0	382.109
201303	2014-11	1.310	174.372.472	0	761.677	10.985.105	6.984.366	0	635.988	0	382.109
201303	2014-12	1.303	162.449.789	0	570.519	11.285.016	1.874.152	541.878	0	304.263	0
201303	2015-01	1.292	149.673.821	0	845.020	11.185.617	3.340.820	605.793	541.878	0	304.263
201303	2015-02	1.283	137.506.635	0	259.927	10.828.417	5.344.232	753.204	300.940	541.878	304.263
201303	2015-03	1.275	126.106.848	0	449.214	23.067.071	2.920.876	506.678	0	300.940	671.028
201303	2015-04	825	101.814.056	0	705.022	7.540.393	2.583.460	659.102	506.678	0	600.381
201303	2015-05	805	92.756.941	0	474.516	7.561.877	2.459.756	0	103.679	506.678	300.940
201303	2015-06	800	84.074.229	0	473.001	7.605.408	1.342.154	439.694	95.358	0	807.618
201303	2015-07	794	75.782.174	0	685.621	7.500.650	1.829.629	514.715	0	0	731.320
201303	2015-08	783	67.330.429	0	307.567	7.491.873	1.486.050	314.818	458.309	0	731.320
201303	2015-09	776	59.313.739	0	438.568	7.339.816	1.711.869	74.382	526.166	239.913	224.642
201303	2015-10	731	50.833.573	0	455.511	6.678.631	1.723.879	110.658	232.148	418.479	161.185
201303	2015-11	720	43.236.357	0	201.718	6.649.506	1.184.735	279.815	108.226	74.382	441.759
201303	2015-12	714	36.049.536	0	509.058	6.676.728	457.065	145.596	128.741	0	354.956
201303	2016-01	701	28.439.630	0	108.079	6.416.600	1.001.623	220.514	100.067	35.557	74.382
201303	2016-02	693	21.516.315	0	0	6.450.211	638.480	25.125	96.555	100.067	35.557
201303	2016-03	683	14.560.025	0	217.703	6.547.274	440.343	78.133	44.823	36.132	135.624
201303	2016-04	96	7.503.723	0	0	406.610	202.206	16.598	80.983	0	0
201303	2016-05	84	6.788.053	0	49.786	422.111	13.621	0	7.924	59.217	0
201303	2016-06	81	6.264.400	0	42.625	412.367	206.377	0	0	1.953	59.217

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201304	2013-04	0	0	0	812.100	0	0	0	0	0	0
201304	2013-05	1.990	533.739.152	0	255.624	12.142.147	1.279.600	0	0	0	0
201304	2013-06	1.988	520.874.247	0	335.492	12.059.906	4.591.490	0	0	0	0
201304	2013-07	1.986	508.447.555	0	771.334	12.217.685	1.436.299	0	0	0	0
201304	2013-08	1.984	495.300.245	0	750.320	12.210.092	1.675.813	488.583	0	0	0
201304	2013-09	1.979	482.306.187	0	1.063.822	12.186.244	2.567.509	310.704	169.841	0	0
201304	2013-10	1.977	468.999.237	0	364.275	12.247.957	2.616.705	0	310.704	169.841	0
201304	2013-11	1.974	456.298.420	0	1.242.012	12.213.509	7.976.891	0	0	0	169.841
201304	2013-12	1.970	442.351.625	0	753.107	11.872.670	5.809.203	284.397	0	0	169.841
201304	2014-01	1.965	429.176.871	0	2.150.297	11.806.402	3.453.640	0	284.397	0	169.841
201304	2014-02	1.955	415.134.330	0	1.120.312	12.118.346	5.375.839	520.443	0	284.397	0
201304	2014-03	1.946	401.626.860	0	783.819	12.227.124	2.451.543	339.876	520.443	0	284.397
201304	2014-04	1.941	388.428.215	0	1.189.507	17.040.754	2.825.092	318.032	198.535	520.443	284.397
201304	2014-05	1.883	370.071.088	0	645.538	12.490.751	3.326.705	724.251	0	198.535	804.841
201304	2014-06	1.877	356.810.356	0	1.105.078	12.409.638	5.167.644	261.309	0	0	718.979
201304	2014-07	1.870	342.838.460	0	848.372	12.473.667	3.204.901	394.124	88.550	0	718.979
201304	2014-08	1.865	329.287.764	0	732.004	12.344.889	5.696.868	526.824	227.837	88.550	520.443
201304	2014-09	1.859	315.862.874	0	1.817.440	12.229.171	6.494.493	320.431	159.757	0	608.993
201304	2014-10	1.849	300.953.645	0	925.518	70.014.039	4.296.080	1.319.326	0	159.757	608.993
201304	2014-11	1.522	229.754.344	0	548.123	13.207.983	5.834.027	1.735.559	311.344	0	768.750
201304	2014-12	1.513	215.165.456	0	1.016.106	13.635.237	3.751.407	1.308.024	262.632	311.344	768.750
201304	2015-01	1.501	199.612.790	0	1.830.206	13.309.970	4.000.143	769.862	863.165	0	920.338
201304	2015-02	1.488	183.963.210	0	882.686	13.070.559	5.555.423	1.794.844	374.147	758.119	916.513
201304	2015-03	1.484	169.792.510	0	792.781	13.389.896	2.080.872	367.557	482.101	864.127	1,067.176
201304	2015-04	1.469	154.831.570	0	291.409	21.005.137	3.454.123	439.451	79.280	375.559	1,484.634
201304	2015-05	1.073	132.993.361	0	1,021.321	9,191.309	3,089.216	608,048	0	354,881	1,400.251
201304	2015-06	1.057	122.226.800	0	670.988	9,226.458	2,310.170	547,165	293,626	0	1,602.888
201304	2015-07	1.050	111.939.534	0	812.842	9,112.964	2,526.235	682,464	262,587	147,217	1,515.820
201304	2015-08	1.036	101.669.215	0	931.142	9,000.399	2,751.464	618,493	262,029	239,924	1,362.400
201304	2015-09	1.024	91.476.387	0	1,255.818	8,977.223	2,212.070	432,673	616,279	59,159	1,405.001
201304	2015-10	1.007	80.816.205	0	1,147.990	8,908.309	1,417.657	701,983	49,437	810,922	1,397.520
201304	2015-11	964	70.512.126	0	528.512	8,337.865	2,086.190	446,998	168,645	49,437	1,854.119
201304	2015-12	947	61.042.681	0	805.882	8,315.784	1,454.517	356,377	0	168,645	1,708.913
201304	2016-01	932	51.442.947	0	906.967	8,166.503	1,069.495	501,189	76,034	0	1,261.279
201304	2016-02	909	41.506.254	0	50.111	8,132.970	604.805	200,250	456,793	27,790	1,211.842
201304	2016-03	905	33.026.725	0	114.575	8,090.488	615.112	44,857	372,657	120,536	1,043.197
201304	2016-04	890	24.252.705	0	0	8,056.328	733.035	241,132	268,013	32,124	1,140.950
201304	2016-05	169	15.938.880	0	73.693	848.806	289.235	36,553	125,000	268,013	1,173.075
201304	2016-06	151	14.772.719	0	362.214	855.700	88,741	0	274.699	96,848	1,075.321

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201305	2013-05	0	0	0	0	11.725	0	0	0	0	0
201305	2013-06	1.810	513.178.268	90.000	0	13.003.923	17.161.362	0	0	0	0
201305	2013-07	1.810	500.047.240	0	0	13.371.964	3.476.047	0	0	0	0
201305	2013-08	1.810	486.226.403	0	464.681	13.328.332	7.575.785	0	0	0	0
201305	2013-09	1.807	472.334.781	0	66.733	13.415.426	6.765.070	0	0	0	0
201305	2013-10	1.806	458.623.927	0	155.458	13.499.269	5.347.849	0	0	0	0
201305	2013-11	1.805	444.776.167	0	918.658	13.251.234	15.072.119	0	0	0	0
201305	2013-12	1.802	430.432.862	40.000	1.796.329	13.462.826	7.866.418	0	0	0	0
201305	2014-01	1.797	414.669.077	0	530.654	13.562.880	5.582.337	0	0	0	0
201305	2014-02	1.794	400.330.954	0	1.113.167	13.414.302	10.011.373	0	0	0	0
201305	2014-03	1.789	385.607.529	0	2.003.544	13.473.541	8.545.595	0	0	0	0
201305	2014-04	1.778	369.756.896	0	1.338.406	13.474.719	8.434.377	0	0	0	0
201305	2014-05	1.770	354.636.789	0	238.302	15.605.178	8.697.366	270.458	0	0	0
201305	2014-06	1.735	338.504.507	0	1.241.713	12.796.878	11.205.527	200.209	152.041	0	0
201305	2014-07	1.727	324.096.510	0	1.308.245	12.856.612	8.115.278	472.000	186.876	152.041	0
201305	2014-08	1.717	309.457.571	0	123.200	12.633.090	13.804.478	0	154.500	186.876	152.041
201305	2014-09	1.716	296.301.394	0	1.200.799	12.822.906	9.419.553	795.364	0	0	338.917
201305	2014-10	1.710	281.644.959	0	410.473	12.796.626	8.564.172	1.773.982	0	0	338.917
201305	2014-11	1.703	267.687.026	0	1.836.256	39.088.152	17.814.229	1.323.648	273.476	0	0
201305	2014-12	1.547	225.917.481	0	580.742	13.336.714	7.217.283	195.215	684.472	255.971	0
201305	2015-01	1.529	207.957.426	0	1.546.972	13.192.288	9.701.755	1.181.492	329.066	411.913	255.971
201305	2015-02	1.519	192.797.770	0	388.746	13.090.259	9.959.275	895.944	814.259	329.066	667.885
201305	2015-03	1.515	178.672.011	0	2.238.358	13.108.085	7.078.300	1.383.230	333.655	814.259	482.099
201305	2015-04	1.494	162.364.666	0	2.143.204	12.897.233	8.168.016	1.465.085	208.371	131.121	884.445
201305	2015-05	1.472	146.259.695	0	1.432.671	15.852.541	8.387.578	1.010.959	580.962	101.677	481.701
201305	2015-06	1.133	127.734.072	0	865.239	8.984.864	7.036.832	1.558.100	48.463	507.121	232.798
201305	2015-07	1.102	116.650.100	0	1.148.735	9.014.123	4.051.546	973.679	326.365	0	739.918
201305	2015-08	1.086	105.816.831	0	882.302	8.837.200	5.255.089	728.930	142.029	173.184	263.527
201305	2015-09	1.075	95.372.294	0	1.317.948	8.792.952	5.301.586	705.165	113.355	142.029	432.999
201305	2015-10	1.066	84.735.631	0	562.064	8.639.050	4.953.212	830.486	111.922	113.355	310.144
201305	2015-11	1.057	74.741.402	0	674.138	8.513.099	5.395.913	484.149	160.661	0	255.384
201305	2015-12	1.029	64.797.312	0	988.405	8.428.617	3.646.064	381.984	157.962	65.289	113.355
201305	2016-01	1.006	54.561.249	0	1.058.843	8.132.656	3.749.384	849.754	168.589	157.962	65.289
201305	2016-02	990	44.857.480	0	183.229	8.035.885	3.063.206	494.715	405.788	164.813	223.251
201305	2016-03	983	36.085.935	0	532.849	8.138.459	1.510.624	634.296	409.951	112.849	164.813
201305	2016-04	964	26.643.194	0	352.490	7.971.679	1.558.460	314.709	222.332	328.223	277.662
201305	2016-05	938	17.684.739	0	44.944	7.960.831	672.584	66.792	311.270	21.871	441.072
201305	2016-06	106	9.016.254	0	110.667	342.682	1.288.165	21.534	63.601	214.269	61.765

Static Pool 静态池	Month Ending 报告期末	Beginning Number Of Loans 期初笔数	Beginning Balance 期初金额 (元)	Partial Prepayment 部分早偿金额 (元)	Full Prepayment 全部早偿金额 (元)	Scheduled Principal Collection 正常还款金额 (元)	Contracts Delinquent 1-30 Days 拖欠 1-30 天金额 (元)	Contracts Delinquent 31- 60 Days 拖欠 31-60 天金额 (元)	Contracts Delinquent 61- 90 Days 拖欠 61-90 天金额 (元)	Contracts Delinquent 91-120 Days 拖欠 91-120 天金额 (元)	Contracts Delinquent Over 120 Days 拖欠 120 天以上金额 (元)
201306	2013-06	0	0	0	0	0	0	0	0	0	0
201306	2013-07	1.870	535,788.763	0	194,942	13,621.024	2,556.830	0	0	0	0
201306	2013-08	1.868	521,935.165	0	507,271	13,623.152	2,470.826	0	0	0	0
201306	2013-09	1.865	507,713.182	0	282,007	13,696.475	3,342.048	166,326	0	0	0
201306	2013-10	1.863	493,640.207	0	1,057,515	13,803.803	1,148.411	161,837	0	0	0
201306	2013-11	1.859	478,658.461	0	175,654	13,703.510	6,088.857	335,310	161,837	0	0
201306	2013-12	1.858	464,746.941	0	870,886	13,876.708	2,034.700	222,222	335,310	161,837	0
201306	2014-01	1.853	449,803.032	0	1,805,629	13,798.804	4,299.385	165,077	0	335,310	161,837
201306	2014-02	1.847	434,089.834	0	868,886	13,765.335	6,541.047	160,388	0	0	497,147
201306	2014-03	1.841	419,245.332	0	1,642,828	13,895.030	3,625.545	0	0	0	335,310
201306	2014-04	1.831	403,271.655	0	1,558,669	13,878.722	3,991.628	231,689	0	0	335,310
201306	2014-05	1.822	387,666.136	0	1,520,926	13,926.901	3,334.655	124,981	231,689	0	335,310
201306	2014-06	1.810	371,865.462	0	1,182,885	21,314.890	6,202.868	287,266	0	231,689	335,310
201306	2014-07	1.729	349,214.647	0	1,705,699	13,266.971	5,215.827	274,074	166,432	0	566,999
201306	2014-08	1.719	333,830.973	0	1,496,278	13,260.690	6,709.031	409,012	0	166,432	566,999
201306	2014-09	1.710	318,841.920	0	1,320,607	13,267.258	6,531.066	130,520	0	0	733,431
201306	2014-10	1.702	303,891.168	0	795,694	13,254.078	5,769.480	165,978	130,520	0	501,742
201306	2014-11	1.696	289,284.005	0	457,013	12,936.337	11,354.287	1,784.369	0	130,520	335,310
201306	2014-12	1.691	275,241.228	0	1,512,100	29,463.182	7,369.267	2,163.927	628,071	0	335,310
201306	2015-01	1.592	243,660.892	0	1,191,599	13,552.825	5,905.688	2,488,320	405,896	0	788,796
201306	2015-02	1.581	227,775.510	0	493,241	13,296.603	9,403.098	1,644,701	1,691,714	405,896	788,796
201306	2015-03	1.576	213,631.115	0	894,182	13,539.762	4,564.713	1,651,541	641,521	1,691,714	861,711
201306	2015-04	1.566	198,253.229	0	1,234,066	13,462.314	5,382,566	1,626,485	780,870	1,621,899	924,128
201306	2015-05	1.554	182,890.934	0	1,335,753	13,187.450	7,476,057	1,385,446	557,669	653,202	1,629,773
201306	2015-06	1.537	167,348.420	0	987,777	18,348.685	4,535,541	1,041,293	771,061	479,095	1,762,823
201306	2015-07	1.229	147,134.873	0	1,141,525	10,102.640	3,150,294	996,619	667,759	608,573	1,922,756
201306	2015-08	1.209	135,053.545	0	670,887	9,921.375	3,316,262	1,355,032	888,398	534,579	2,076,181
201306	2015-09	1.197	123,825.200	0	975,368	10,050.593	2,251,787	1,364,438	212,134	658,298	2,127,162
201306	2015-10	1.183	111,906.680	0	787,590	9,900.805	3,479,370	1,263,444	384,745	212,134	1,602,818
201306	2015-11	1.170	99,937.199	0	814,147	9,719,762	4,139,946	660,400	558,633	300,237	1,421,591
201306	2015-12	1.156	88,787.068	0	1,082,462	9,656,428	4,141,770	574,945	242,092	48,447	847,681
201306	2016-01	1.118	76,926,926	0	1,002,366	9,269,638	3,577,407	862,318	186,175	0	513,497
201306	2016-02	1.104	65,828,041	40,000	513,600	9,108,446	3,714,417	385,491	285,936	162,841	335,310
201306	2016-03	1.093	55,509,093	0	898,180	9,390,606	2,155,607	861,881	57,284	111,012	351,721
201306	2016-04	1.077	44,516,810	0	406,885	9,200,514	2,340,337	828,492	76,832	57,284	407,671
201306	2016-05	1.062	34,496,462	0	148,811	9,232,518	1,066,669	618,568	419,519	47,495	376,377
201306	2016-06	1.040	24,473,600	0	708,805	9,226,301	1,335,628	269,391	111,028	319,720	382,805

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201307	2013-07	0	0	0	607.600	0	0	0	0	0	0
201307	2013-08	2.709	767.923.713	190.000	390.600	19.414.076	10.522.019	0	0	0	0
201307	2013-09	2.707	747.919.410	0	953.816	19.492.986	10.974.637	275.100	0	0	0
201307	2013-10	2.701	727.196.402	0	713.206	19.678.288	6.587.419	0	275.100	0	0
201307	2013-11	2.697	706.507.726	90.000	975.399	19.511.781	22.020.514	435.316	0	275.100	0
201307	2013-12	2.691	685.141.172	0	3.094.278	19.213.890	9.952.702	1.014.078	0	0	275.100
201307	2014-01	2.684	661.724.986	0	1.414.332	19.128.614	7.721.764	322.968	258.964	0	275.100
201307	2014-02	2.677	640.962.696	0	1.095.457	19.679.744	15.350.329	286.191	0	258.964	0
201307	2014-03	2.671	619.676.259	0	2.257.371	19.830.900	9.629.660	1.878.424	0	0	258.964
201307	2014-04	2.659	597.193.417	0	2.765.667	19.792.661	11.998.002	439.552	1.732.590	0	258.964
201307	2014-05	2.648	574.321.676	0	1.077.437	19.852.114	10.661.988	206.808	295.446	1.073.993	399.328
201307	2014-06	2.639	552.633.884	0	1.573.916	19.868.105	12.435.964	757.639	206.808	295.446	1.329.216
201307	2014-07	2.627	530.650.780	0	1.708.075	50.211.975	10.707.303	130.753	344.333	206.808	1.624.662
201307	2014-08	2.393	478.285.284	0	1.420.528	18.191.196	21.971.295	461.976	458.484	0	1.432.142
201307	2014-09	2.383	457.321.126	0	2.133.865	18.537.907	12.670.507	683.407	461.976	458.484	502.254
201307	2014-10	2.369	435.128.705	0	905.246	18.717.796	8.913.230	646.613	683.407	161.325	665.292
201307	2014-11	2.362	414.636.178	0	920.449	18.031.906	24.652.056	1.192.470	0	683.407	619.809
201307	2014-12	2.355	395.079.804	0	1.325.708	18.585.940	9.823.891	2.700.871	0	0	961.797
201307	2015-01	2.340	373.315.917	0	1.766.800	29.329.634	12.331.031	1.468.252	2.311.955	0	800.472
201307	2015-02	2.277	341.579.435	0	1.774.045	18.679.015	12.082.984	2.476.076	942.755	1.906.791	117.064
201307	2015-03	2.262	319.446.913	0	3.294.054	18.861.744	8.431.139	666.589	1.555.950	664.017	1.430.071
201307	2015-04	2.237	296.145.043	0	1.426.577	18.544.970	10.524.145	1.054.383	909.603	545.685	2.086.769
201307	2015-05	2.223	275.492.562	0	2.302.116	18.478.524	10.988.551	513.562	862.548	909.603	2.082.493
201307	2015-06	2.197	253.401.939	0	1.354.397	18.363.446	10.787.126	1.414.726	201.409	709.918	2.077.705
201307	2015-07	2.177	232.438.443	0	1.245.162	24.675.123	4.777.788	1.103.540	439.459	201.409	1.566.772
201307	2015-08	1.722	204.366.075	0	1.421.803	14.057.081	6.945.415	1.264.443	108.133	198.118	1.682.837
201307	2015-09	1.699	187.840.323	0	952.903	13.969.746	7.220.235	1.806.972	451.565	0	1.509.944
201307	2015-10	1.683	171.993.739	0	506.011	13.829.784	6.626.914	1.469.958	1.251.471	255.177	1.042.178
201307	2015-11	1.672	156.634.495	0	2.818.828	13.785.104	7.019.608	603.679	981.801	323.831	488.276
201307	2015-12	1.638	138.375.159	0	1.311.673	13.736.497	4.837.652	31.701	661.970	807.936	812.107
201307	2016-01	1.615	122.664.933	0	849.649	13.398.836	6.540.454	806.546	57.825	247.070	1.165.546
201307	2016-02	1.584	107.413.247	0	394.083	13.228.394	6.250.856	209.382	176.326	57.825	1.192.712
201307	2016-03	1.577	92.803.366	0	1.202.563	13.553.160	2.951.134	513.659	35.797	176.326	654.505
201307	2016-04	1.546	76.637.265	0	1.082.217	13.006.904	4.903.831	397.142	209.019	35.797	591.762
201307	2016-05	1.523	61.837.126	0	491.291	13.131.097	2.542.732	234.682	41.630	142.793	584.626
201307	2016-06	1.499	47.229.258	0	236.621	12.988.138	1.821.995	498.845	76.667	0	602.427

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201308	2013-08	0	0	0	397,800	0	0	0	0	0	0
201308	2013-09	2,872	785,209,059	0	1,365,316	18,966,284	5,316,599	0	0	0	0
201308	2013-10	2,868	764,835,162	0	608,582	18,974,863	4,759,582	0	0	0	0
201308	2013-11	2,866	745,140,677	0	157,068	18,909,726	21,606,703	370,683	183,440	0	0
201308	2013-12	2,865	725,379,419	0	1,654,855	18,660,616	7,395,225	0	370,683	183,440	0
201308	2014-01	2,859	704,058,783	0	1,257,917	18,522,124	6,531,993	300,415	0	370,683	183,440
201308	2014-02	2,851	684,187,196	0	644,217	19,134,553	10,073,884	1,656,770	300,415	0	554,124
201308	2014-03	2,847	664,268,682	100,000	1,745,481	19,271,591	7,704,104	0	1,372,984	300,415	554,124
201308	2014-04	2,837	642,830,800	0	2,083,156	19,293,128	8,372,012	185,113	0	1,244,685	300,415
201308	2014-05	2,822	620,650,316	0	1,195,673	19,378,142	8,519,137	198,650	185,113	0	1,545,099
201308	2014-06	2,813	599,822,226	0	2,301,684	19,365,297	8,637,885	615,532	0	185,113	1,545,099
201308	2014-07	2,804	577,924,724	0	1,849,586	19,420,014	6,916,927	545,262	788,766	0	1,545,099
201308	2014-08	2,788	555,579,830	0	1,248,843	63,443,521	12,772,311	879,522	167,622	615,532	1,375,419
201308	2014-09	2,475	490,500,390	0	1,136,525	19,646,995	9,150,938	761,277	157,500	167,622	1,990,950
201308	2014-10	2,458	468,184,422	0	1,128,347	19,455,837	5,928,832	603,784	311,138	157,500	2,158,572
201308	2014-11	2,449	447,204,941	0	2,931,221	18,614,825	21,274,090	1,990,249	383,528	138,075	1,700,540
201308	2014-12	2,430	424,981,910	0	1,663,033	19,320,319	9,158,692	593,341	851,332	0	1,670,994
201308	2015-01	2,416	402,621,038	0	2,774,986	19,241,891	9,727,280	1,408,174	130,258	416,749	1,513,494
201308	2015-02	2,399	380,002,466	0	1,561,570	26,809,203	15,865,780	1,630,016	827,799	130,258	1,792,167
201308	2015-03	2,356	351,095,179	0	2,215,960	19,328,210	5,476,892	3,321,128	1,164,119	602,396	1,793,926
201308	2015-04	2,337	328,687,291	0	1,075,494	19,145,972	7,868,149	1,024,455	2,053,407	1,046,404	2,217,362
201308	2015-05	2,326	307,663,744	0	1,639,346	18,972,854	9,501,831	1,514,644	382,683	1,758,382	3,083,009
201308	2015-06	2,306	286,489,746	0	2,449,382	18,930,461	8,882,562	844,180	760,902	272,796	4,104,180
201308	2015-07	2,280	263,677,273	0	2,293,727	19,039,047	5,890,389	557,714	403,299	686,344	4,365,300
201308	2015-08	2,241	241,138,778	0	2,117,838	28,739,056	6,030,599	1,747,068	0	337,906	3,930,233
201308	2015-09	1,773	208,746,294	0	1,680,338	14,187,625	7,023,718	1,096,153	1,309,936	0	2,984,097
201308	2015-10	1,743	190,979,222	0	967,657	13,978,865	8,101,056	556,003	609,685	1,198,124	2,299,845
201308	2015-11	1,726	174,798,164	0	1,684,613	13,845,697	7,122,455	1,168,841	85,391	712,485	2,942,215
201308	2015-12	1,706	158,407,155	0	1,686,600	14,011,237	3,834,974	589,199	138,878	324,908	1,991,854
201308	2016-01	1,686	140,868,559	0	1,334,153	13,630,929	5,986,456	771,252	519,480	78,595	1,966,256
201308	2016-02	1,667	125,332,022	0	1,940,708	13,479,520	7,355,690	516,238	349,017	464,669	1,677,772
201308	2016-03	1,641	108,879,571	0	1,126,116	13,673,085	3,288,766	281,916	410,675	299,699	1,918,682
201308	2016-04	1,616	93,200,871	0	873,456	13,329,672	4,781,594	194,030	191,617	400,270	2,064,923
201308	2016-05	1,595	78,470,316	0	757,757	13,444,793	3,674,053	205,013	29,148	246,426	1,982,330
201308	2016-06	1,575	63,128,149	0	637,778	13,118,698	2,367,380	1,402,492	111,280	0	1,868,551

Static Pool 静态池	Month Ending 报告期末	Beginning Number Of Loans 期初笔数	Beginning Balance 期初金额 (元)	Partial Prepayment 部分早偿金额 (元)	Full Prepayment 全部早偿金额 (元)	Scheduled Principal Collection 正常还款金额 (元)	Contracts Delinquent 1-30 Days 拖欠 1-30 天金额 (元)	Contracts Delinquent 31- 60 Days 拖欠 31-60 天金额 (元)	Contracts Delinquent 61- 90 Days 拖欠 61-90 天金额 (元)	Contracts Delinquent 91-120 Days 拖欠 91-120 天金额 (元)	Contracts Delinquent Over 120 Days 拖欠 120 天以上金额 (元)
201309	2013-09	0	0	0	0	0	0	0	0	0	0
201309	2013-10	3,712	1,001,145.798	0	610.983	23,938.962	14,314.365	0	0	0	0
201309	2013-11	3,709	976,573.454	0	536.346	23,856.655	20,620.806	520.000	0	0	0
201309	2013-12	3,708	951,838.139	0	547.952	24,314.763	5,931.944	2,036.904	0	0	0
201309	2014-01	3,705	926,300.653	0	2,262.976	24,276.999	10,233.226	0	757.719	0	0
201309	2014-02	3,696	899,430.240	0	388.561	24,083.729	17,834.235	509.132	182.389	575.330	0
201309	2014-03	3,693	874,669.773	0	1,860.626	24,378.114	10,662.400	489.901	482.346	182.389	575.330
201309	2014-04	3,684	847,891.984	0	766.060	24,277.515	14,233.120	1,780.288	0	0	757.719
201309	2014-05	3,680	822,461.998	0	1,428.741	24,328.280	13,620.456	1,994.887	1,161.307	0	0
201309	2014-06	3,672	795,480.454	0	911.932	24,321.582	17,049.559	1,604.435	306.754	1,161.307	0
201309	2014-07	3,667	769,680.830	0	2,627.830	24,622.971	12,383.947	1,295.596	125.417	306.754	885.329
201309	2014-08	3,657	741,541.932	0	1,437.893	24,068.586	23,401.611	2,682.477	679.518	125.417	1,192.084
201309	2014-09	3,642	715,138.528	0	2,163.183	89,068.944	16,426.281	1,602.991	596.701	679.518	1,317.501
201309	2014-10	3,260	622,836.146	0	2,661.865	25,020.902	9,260.747	848.426	537.857	445.387	1,111.690
201309	2014-11	3,234	592,066.448	0	1,615.172	23,754.162	34,808.952	883.469	543.863	537.857	1,557.077
201309	2014-12	3,221	566,175.398	0	2,008.569	24,806.847	11,137.401	1,750.919	540.879	202.052	1,738.001
201309	2015-01	3,206	537,630.657	0	855.424	24,550.305	16,486.445	1,906.978	542.445	540.879	1,940.053
201309	2015-02	3,198	511,706.189	0	2,676.787	24,081.333	23,349.873	2,014.299	1,171.312	542.445	2,109.899
201309	2015-03	3,181	483,802.580	0	2,128.002	29,185.797	11,979.263	1,573.695	1,817.096	551.810	2,383.035
201309	2015-04	3,131	451,038.137	0	2,646.877	24,223.491	14,330.093	2,327.554	940.020	834.814	1,859.595
201309	2015-05	3,104	422,394.464	0	2,147.227	23,889.100	18,490.848	2,033.834	1,788.531	234.546	2,694.409
201309	2015-06	3,083	395,446.762	90,000	2,889.795	24,001.285	13,900.068	722.528	1,396.963	1,175.798	2,295.217
201309	2015-07	3,058	367,054.193	0	2,714.593	24,365.404	7,690.273	1,075.909	84.973	667.501	3,471.015
201309	2015-08	3,027	338,907.060	0	1,928.807	23,964.636	10,201.983	667.582	820.889	0	3,391.474
201309	2015-09	2,997	311,534.146	0	1,866.454	39,146.644	11,548.656	1,295.426	257.032	359.297	2,114.604
201309	2015-10	2,361	268,348.227	0	1,840.298	18,692.967	10,271.809	1,079.592	515.697	70.817	1,648.765
201309	2015-11	2,322	245,457.961	0	2,528.458	18,376.060	12,792.417	608.531	605.675	466.137	1,512.393
201309	2015-12	2,293	223,694.632	0	2,684.479	18,730.693	6,289.674	830.127	297.635	486.645	1,492.674
201309	2016-01	2,265	200,827.606	0	1,009.267	18,237.529	10,639.533	829.415	439.308	297.635	1,006.454
201309	2016-02	2,250	180,119.659	0	753.574	18,070.096	11,315.382	1,343.851	252.699	338.630	1,228.807
201309	2016-03	2,236	160,246.901	0	3,250.376	18,481.373	5,935.065	693.299	427.079	0	1,059.863
201309	2016-04	2,176	136,773.080	0	1,308.619	17,402.763	7,830.182	1,045.921	253.309	427.079	875.414
201309	2016-05	2,151	117,318.529	0	1,213.233	17,678.258	4,487.110	465.194	536.101	160.983	900.657
201309	2016-06	2,112	96,843.962	0	1,194.252	17,371.956	4,602.477	699.470	100.660	536.101	975.425

Static Pool 静态池	Month Ending 报告期末	Beginning Number Of Loans 期初笔数	Beginning Balance 期初金额 (元)	Partial Prepayment 部分早偿金额 (元)	Full Prepayment 全部早偿金额 (元)	Scheduled Principal Collection 正常还款金额 (元)	Contracts Delinquent 1-30 Days 拖欠 1-30 天金额 (元)	Contracts Delinquent 31- 60 Days 拖欠 31-60 天金额 (元)	Contracts Delinquent 61- 90 Days 拖欠 61-90 天金额 (元)	Contracts Delinquent 91-120 Days 拖欠 91-120 天金额 (元)	Contracts Delinquent Over 120 Days 拖欠 120 天以上金额 (元)
201310	2013-10	0	0	0	296.100	0	0	0	0	0	0
201310	2013-11	3.991	1,088,806.699	150.000	868.323	25,662.359	41,869.674	0	0	0	0
201310	2013-12	3.986	1,062,125.826	0	839.057	26,401.600	13,903.479	1,315.700	0	0	0
201310	2014-01	3.983	1,033,847.542	0	1,865.574	26,509.088	12,343.322	0	1,315.700	0	0
201310	2014-02	3.975	1,005,106.073	0	214.257	26,359.036	22,192.231	0	0	1,315.700	0
201310	2014-03	3.974	978,227.888	0	595.498	26,598.353	17,118.113	191.217	0	0	1,309.534
201310	2014-04	3.971	950,440.791	0	1,444.952	26,602.187	17,205.666	455.588	191.217	0	1,309.534
201310	2014-05	3.964	921,944.092	80.000	2,432.813	26,527.596	24,320.777	621.422	0	191.217	0
201310	2014-06	3.952	891,058.840	0	1,716.809	26,462.744	24,912.785	428.852	179.174	0	191.217
201310	2014-07	3.942	862,158.542	0	1,698.268	26,592.263	21,164.880	952.803	428.852	179.174	191.217
201310	2014-08	3.933	832,952.667	0	1,162.667	26,030.982	38,272.055	392.881	0	428.852	370.390
201310	2014-09	3.927	805,011.295	0	1,891.662	26,617.244	23,143.158	1,039.730	239.602	0	799.243
201310	2014-10	3.913	775,134.799	0	2,021.764	108,710.349	17,405.939	665.722	891.625	239.602	799.243
201310	2014-11	3.465	663,508.441	80.000	1,625.549	25,807.168	48,549.997	1,112.836	522.811	891.625	668.454
201310	2014-12	3.447	633,846.539	0	2,442.388	27,092.318	19,811.745	787.997	0	522.811	1,131.227
201310	2015-01	3.429	601,555.030	0	2,967.832	26,803.389	22,986.434	1,310.339	595.289	0	1,414.435
201310	2015-02	3.411	570,667.326	0	475.022	26,551.010	25,453.911	3,203.199	924.613	442.193	830.968
201310	2015-03	3.405	542,081.238	0	1,487.529	26,989.453	13,698.906	4,790.192	1,964.911	924.613	882.365
201310	2015-04	3.394	512,127.977	0	3,050.932	29,033.274	18,242.255	1,749.782	2,468.580	1,716.030	1,693.033
201310	2015-05	3.345	479,070.974	0	1,683.175	26,082.468	19,659.930	3,355.521	109.680	2,468.580	3,407.493
201310	2015-06	3.333	450,266.342	0	2,368.569	26,150.914	18,536.059	1,753.048	1,723.377	109.680	4,567.456
201310	2015-07	3.307	419,645.393	0	1,431.837	26,505.673	10,794.701	1,431.637	1,187.644	1,536.162	4,333.936
201310	2015-08	3.290	390,184.409	0	1,853.317	26,300.096	13,269.311	1,606.083	356.364	397.297	4,076.212
201310	2015-09	3.259	359,346.797	0	1,714.136	25,838.651	14,005.618	2,082.546	724.731	356.364	3,114.940
201310	2015-10	3.226	329,221.770	0	2,281.179	39,640.908	11,693.026	2,676.488	319.242	724.731	3,098.316
201310	2015-11	2.610	285,784.291	0	2,150.632	19,778.077	15,352.194	942.377	1,182.970	0	1,801.954
201310	2015-12	2.544	261,065.922	0	2,737.151	19,848.786	9,741.886	1,621.792	574.964	596.240	1,661.766
201310	2016-01	2.512	237,129.734	0	1,714.008	19,196.590	15,107.253	1,924.698	1,037.028	374.905	829.525
201310	2016-02	2.490	214,859.439	0	1,064.283	19,068.451	14,200.287	2,111.551	1,096.727	1,037.028	917.028
201310	2016-03	2.475	193,299.647	0	3,064.634	19,503.218	7,868.959	747.688	1,565.840	905.976	1,402.743
201310	2016-04	2.435	168,887.174	0	1,182.850	18,654.514	11,636.393	2,136.070	216.941	676.458	1,878.948
201310	2016-05	2.401	147,760.558	0	1,261.503	19,094.129	5,865.580	858.157	1,806.886	76.558	1,252.997
201310	2016-06	2.373	124,818.773	0	1,210.497	18,876.489	5,135.528	1,125.978	361.025	1,727.393	862.695

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201311	2013-11	0	0	0	0	0	5,031.610	0	0	0	0
201311	2013-12	5,032	1,339,992.930	0	460.143	31,961.604	8,081.882	0	0	0	0
201311	2014-01	5,030	1,306,787.943	0	743.767	31,991.087	5,725.186	292.600	0	0	0
201311	2014-02	5,026	1,273,833.806	0	966.230	32,552.615	13,229.881	2,115.389	292.600	0	0
201311	2014-03	5,021	1,240,152.651	0	1,802.408	32,765.044	10,188.310	767.405	403.220	292.600	0
201311	2014-04	5,014	1,205,115.683	0	1,776.142	32,869.400	10,470.452	520.749	234.517	403.220	292.600
201311	2014-05	5,005	1,169,068.873	20,000	2,314.986	33,050.725	5,927.021	695.435	302.729	234.517	695.820
201311	2014-06	4,996	1,133,402.172	0	2,334.725	32,787.712	17,399.608	299,239	511.640	302.729	930.337
201311	2014-07	4,989	1,099,083.302	0	1,215.302	33,211.246	6,477.256	633.071	158.318	511.640	769.982
201311	2014-08	4,982	1,063,771.133	0	1,343.582	32,706.501	23,027.013	730.779	297.008	158.318	810.880
201311	2014-09	4,974	1,029,057.340	0	2,280.492	33,021.428	15,116.003	954.211	370.041	297.008	958.130
201311	2014-10	4,960	992,957.392	0	1,658.155	33,259.858	7,353.290	2,983.203	257.386	370.041	1,255.138
201311	2014-11	4,944	957,250.969	0	2,865.969	143,349.679	30,760.425	894.240	2,367.610	257.386	929.151
201311	2014-12	4,322	810,255.931	0	1,545.251	33,715.170	10,744.571	1,288.764	265.843	2,410.459	753.422
201311	2015-01	4,291	769,850.449	0	2,933.380	33,660.585	17,115.827	1,501.373	837.779	295.198	2,528.038
201311	2015-02	4,270	732,479.090	0	2,773.618	32,932.383	28,101.457	3,578.064	1,288.639	396.097	2,148.801
201311	2015-03	4,253	695,361.985	0	2,109.435	33,722.716	13,024.340	2,499.176	1,089.322	1,288.639	1,072.367
201311	2015-04	4,228	656,527.631	0	2,242.770	33,552.144	13,736.312	3,321.379	559.477	966.476	2,229.276
201311	2015-05	4,207	619,870.682	0	2,611.470	33,365.460	20,038.958	1,686.250	1,494.146	559.477	2,713.096
201311	2015-06	4,174	582,594.639	0	1,935.233	32,984.613	15,556.392	2,088.460	318.020	1,494.146	2,193.368
201311	2015-07	4,147	545,307.202	0	1,929.917	33,140.438	10,584.010	1,626.311	879.399	200.305	2,880.175
201311	2015-08	4,123	508,547.937	0	3,835.855	32,781.752	11,441.162	2,469.013	367.007	689.842	2,759.961
201311	2015-09	4,085	470,967.065	0	2,689.942	32,515.832	11,594.468	3,552.013	392.822	367.007	2,704.392
201311	2015-10	4,046	434,163.939	0	1,737.302	32,418.271	10,325.130	3,389.426	1,317.823	258.922	2,441.962
201311	2015-11	4,018	398,086.093	0	2,906.893	48,520.531	12,854.562	1,644.644	2,431.430	1,166.682	2,105.589
201311	2015-12	3,189	345,231.353	0	1,847.338	24,844.632	7,269.036	1,474.286	647.840	1,934.869	2,583.074
201311	2016-01	3,135	316,405.015	0	1,349.449	24,506.890	9,751.238	916.895	1,041.783	598.337	4,384.688
201311	2016-02	3,115	289,859.806	0	1,096.629	24,181.762	12,991.828	1,524.202	292.237	639.086	3,482.282
201311	2016-03	3,097	263,347.521	0	2,632.406	24,814.633	6,063.483	1,530.880	370.616	104.000	2,802.189
201311	2016-04	3,057	233,396.728	0	1,303.044	24,035.128	10,686.849	1,419.574	782.085	370.616	2,061.608
201311	2016-05	3,031	206,840.481	0	1,810.068	24,458.250	4,873.121	1,162.835	1,267.820	361.138	2,242.013
201311	2016-06	2,991	178,998.562	0	1,881.996	24,129.172	5,090.682	562.097	548.991	1,263.820	1,949.195

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201312	2013-12	0	0	0	0	0	0	0	0	0	0
201312	2014-01	6.223	1,627,319.642	0	832,577	39,135,513	12,932,488	0	0	0	0
201312	2014-02	6.219	1,587,095.477	0	739,619	39,107,840	16,453,668	958,000	0	0	0
201312	2014-03	6.217	1,546,912.624	0	1,667,829	39,352,086	12,969,810	822,413	958,000	0	0
201312	2014-04	6.210	1,505,482.207	0	729,855	39,337,542	18,491,341	438,049	822,413	665,400	0
201312	2014-05	6.205	1,464,976.499	0	609,658	39,458,120	16,520,577	1,198,020	438,049	822,413	665,400
201312	2014-06	6.202	1,424,341.719	0	2,218,429	39,176,269	29,311,734	497,247	1,198,020	438,049	1,073,213
201312	2014-07	6.191	1,382,268.791	0	1,938,177	39,528,684	21,141,700	0	285,942	1,198,020	1,511,262
201312	2014-08	6.181	1,339,807.052	0	2,081,810	39,322,604	28,589,742	960,797	0	285,942	2,709,282
201312	2014-09	6.170	1,297,736.900	0	1,886,451	39,677,903	19,743,640	252,679	862,570	0	1,734,762
201312	2014-10	6.152	1,253,850.607	0	1,357,755	39,784,001	18,482,457	624,902	191,195	924,053	1,734,762
201312	2014-11	6.142	1,211,979.301	0	3,619,133	38,909,636	40,900,790	1,513,674	624,902	191,195	1,460,795
201312	2014-12	6.114	1,166,368.683	0	3,110,585	187,224,660	21,145,203	310,199	1,298,199	486,995	1,366,048
201312	2015-01	5.288	974,138.044	0	3,605,458	41,569,172	23,381,312	2,064,442	310,199	164,681	1,165,180
201312	2015-02	5.258	925,367.704	0	774,901	41,118,870	30,435,809	3,053,299	1,576,433	310,199	1,093,671
201312	2015-03	5.250	882,198.722	0	2,897,427	41,637,732	19,724,487	1,707,333	2,133,494	1,454,331	916,876
201312	2015-04	5.224	835,481.302	0	2,719,862	41,648,851	17,304,515	899,664	1,143,151	2,133,494	1,946,336
201312	2015-05	5.200	789,598.301	0	2,378,794	41,245,279	25,977,350	1,584,928	0	1,143,151	4,079,830
201312	2015-06	5.182	744,856.018	0	3,263,700	43,084,365	23,102,916	1,837,967	1,025,017	0	4,586,707
201312	2015-07	5.118	696,653.471	0	3,275,415	40,851,279	13,315,501	1,250,156	694,888	879,778	2,834,115
201312	2015-08	5.083	649,237.097	0	3,629,755	40,411,391	15,494,145	2,386,121	845,310	694,888	2,647,791
201312	2015-09	5.042	603,321.342	0	3,087,970	40,250,445	16,616,717	1,903,617	921,939	712,152	3,043,510
201312	2015-10	5.009	558,446.291	0	2,578,042	40,305,250	13,440,342	2,184,574	890,476	1,158,335	2,359,057
201312	2015-11	4.973	513,181.358	0	3,900,679	39,708,744	16,908,421	1,030,263	1,174,726	1,108,482	2,239,666
201312	2015-12	4.909	467,626.763	0	3,510,748	56,229,878	11,600,053	1,187,800	342,881	923,280	2,207,769
201312	2016-01	3.820	405,258.850	0	1,683,651	29,119,787	14,223,187	842,097	814,379	342,881	2,847,175
201312	2016-02	3.768	372,999.496	0	1,093,013	28,924,261	13,908,616	2,135,381	203,131	1,007,807	1,981,083
201312	2016-03	3.748	341,060.775	0	2,754,028	29,397,440	6,991,349	815,916	1,079,758	203,131	2,118,234
201312	2016-04	3.716	307,266.319	0	1,553,919	28,419,804	16,258,134	669,193	487,077	970,502	1,918,448
201312	2016-05	3.692	276,213.293	0	1,770,910	29,174,696	7,372,229	357,886	78,885	461,403	2,614,074
201312	2016-06	3.660	243,362.955	0	2,300,277	28,776,239	7,774,235	1,039,931	276,332	55,670	2,360,093

Static Pool 静态池	Month Ending 报告期末	Beginning Number Of Loans 期初笔数	Beginning Balance 期初金额 (元)	Partial Prepayment 部分早偿金额 (元)	Full Prepayment 全部早偿金额 (元)	Scheduled Principal Collection 正常还款金额 (元)	Contracts Delinquent 1-30 Days 拖欠 1-30 天金额 (元)	Contracts Delinquent 31- 60 Days 拖欠 31-60 天金额 (元)	Contracts Delinquent 61- 90 Days 拖欠 61-90 天金额 (元)	Contracts Delinquent 91-120 Days 拖欠 91-120 天金额 (元)	Contracts Delinquent Over 120 Days 拖欠 120 天以上金额 (元)
201401	2014-01	0	0	0	520.500	0	0	0	0	0	0
201401	2014-02	7,481	2,095,366.343	0	1,523,022	51,426,107	12,261,138	0	0	0	0
201401	2014-03	7,473	2,042,168,718	0	967,870	51,799,330	5,453,484	0	0	0	0
201401	2014-04	7,469	1,989,073,552	0	1,562,878	52,034,584	5,465,852	264,591	0	0	0
201401	2014-05	7,464	1,935,315,927	0	2,028,916	52,231,675	5,648,872	366,753	264,591	0	0
201401	2014-06	7,454	1,880,858,700	0	2,052,163	52,024,701	18,207,419	0	366,753	264,591	0
201401	2014-07	7,443	1,826,627,437	0	2,992,197	52,484,953	10,451,452	874,907	0	366,753	264,591
201401	2014-08	7,430	1,770,599,202	0	3,603,223	52,236,644	23,723,148	654,824	874,907	0	631,343
201401	2014-09	7,418	1,714,448,665	0	2,843,249	52,728,884	11,598,543	496,592	378,747	631,520	366,753
201401	2014-10	7,406	1,658,034,227	0	3,675,794	52,798,965	12,177,470	520,603	496,592	378,747	998,273
201401	2014-11	7,391	1,601,202,319	0	3,143,359	52,212,688	30,428,286	1,087,161	520,603	290,095	1,010,266
201401	2014-12	7,373	1,545,055,500	0	4,424,796	52,942,743	15,236,434	784,794	737,160	520,603	668,842
201401	2015-01	7,334	1,483,853,563	0	5,244,852	203,874,994	21,842,365	3,665,665	368,011	737,160	810,698
201401	2015-02	6,454	1,273,979,892	0	3,886,616	53,668,691	34,664,910	5,096,106	2,593,283	181,027	1,257,763
201401	2015-03	6,430	1,214,229,664	0	6,545,186	54,213,317	18,707,175	3,113,669	2,013,175	2,465,849	1,282,336
201401	2015-04	6,400	1,151,522,446	0	3,744,054	54,207,221	17,985,557	2,497,815	1,026,230	1,512,605	3,348,670
201401	2015-05	6,374	1,092,048,088	0	2,281,945	54,102,961	20,066,695	3,431,153	877,857	617,800	4,372,697
201401	2015-06	6,352	1,033,798,707	0	4,802,944	54,100,060	19,195,048	3,466,085	1,242,362	693,260	3,566,114
201401	2015-07	6,310	972,277,485	0	4,265,503	54,650,230	14,354,536	3,623,060	850,143	1,242,362	2,564,539
201401	2015-08	6,239	910,573,311	0	3,923,739	52,593,723	17,414,021	4,167,943	1,587,675	389,862	3,442,241
201401	2015-09	6,201	852,596,741	0	5,218,591	52,592,035	13,555,411	1,980,537	2,919,445	1,285,077	3,110,223
201401	2015-10	6,150	792,974,291	0	3,866,031	52,355,672	13,769,000	2,255,141	1,257,308	2,160,680	3,228,251
201401	2015-11	6,103	734,603,412	0	3,835,213	51,822,289	18,234,348	2,687,978	891,593	757,782	5,043,873
201401	2015-12	6,065	677,555,327	0	5,946,468	52,145,592	8,837,350	3,980,062	859,024	829,048	4,115,380
201401	2016-01	5,974	616,297,174	0	3,296,888	67,787,146	14,242,146	1,332,407	3,065,734	773,953	3,540,772
201401	2016-02	4,784	543,322,012	0	2,152,044	39,466,974	15,805,493	2,047,388	1,114,707	2,427,142	3,712,498
201401	2016-03	4,736	499,886,204	0	4,629,410	39,817,176	9,731,419	2,017,014	316,133	853,465	5,181,735
201401	2016-04	4,678	453,448,937	0	2,504,998	39,300,894	11,392,871	3,132,482	1,096,449	314,133	4,821,727
201401	2016-05	4,642	409,794,904	0	2,904,237	39,529,018	7,494,225	1,998,601	1,020,291	1,096,449	4,008,363
201401	2016-06	4,590	365,314,949	0	3,053,189	39,277,878	8,563,761	1,149,383	1,023,567	931,288	3,882,827

Static Pool 静态池	Month Ending 报告期末	Beginning Number Of Loans 期初笔数	Beginning Balance 期初金额 (元)	Partial Prepayment 部分早偿金额 (元)	Full Prepayment 全部早偿金额 (元)	Scheduled Principal Collection 正常还款金额 (元)	Contracts Delinquent 1-30 Days 拖欠 1-30 天金额 (元)	Contracts Delinquent 31- 60 Days 拖欠 31-60 天金额 (元)	Contracts Delinquent 61- 90 Days 拖欠 61-90 天金额 (元)	Contracts Delinquent 91-120 Days 拖欠 91-120 天金额 (元)	Contracts Delinquent Over 120 Days 拖欠 120 天以上金额 (元)
201402	2014-02	0	0	0	0	5,936	0	0	0	0	0
201402	2014-03	2,826	741,106.611	0	598,800	17,379,456	2,422,400	0	0	0	0
201402	2014-04	2,824	722,731,727	0	0	17,486,881	1,658,922	0	0	0	0
201402	2014-05	2,824	705,174,892	0	537,931	17,571,225	1,756,673	0	0	0	0
201402	2014-06	2,823	687,026,815	0	766,910	17,562,898	4,636,448	0	0	0	0
201402	2014-07	2,820	668,639,709	0	971,974	17,701,515	2,498,856	0	0	0	0
201402	2014-08	2,815	649,821,659	0	2,321,450	17,591,464	4,649,513	0	0	0	0
201402	2014-09	2,805	629,831,885	0	1,653,480	17,608,884	5,869,035	186,775	0	0	0
201402	2014-10	2,796	610,386,305	0	817,394	17,761,119	1,711,661	339,194	0	0	0
201402	2014-11	2,791	591,628,784	0	0	17,482,641	11,492,180	556,124	0	0	0
201402	2014-12	2,791	574,086,682	0	3,063,262	17,748,513	4,919,124	579,232	195,609	0	0
201402	2015-01	2,781	552,833,010	0	1,878,152	17,753,976	5,638,045	180,721	579,232	195,609	0
201402	2015-02	2,766	532,514,796	0	375,604	88,479,522	13,287,209	853,729	401,543	350,697	195,609
201402	2015-03	2,444	443,458,002	0	1,315,199	18,560,616	6,613,783	1,644,587	0	401,543	546,306
201402	2015-04	2,430	421,864,889	0	1,370,812	18,323,275	5,939,955	1,091,892	722,393	0	571,519
201402	2015-05	2,418	401,590,334	0	832,508	18,079,108	9,915,451	598,617	363,089	692,393	220,822
201402	2015-06	2,406	382,000,009	0	1,267,162	18,088,059	8,736,928	1,340,968	750,991	205,511	913,215
201402	2015-07	2,396	362,153,659	0	1,097,971	18,284,181	5,489,646	1,722,790	800,119	598,617	1,118,726
201402	2015-08	2,387	342,310,798	0	1,708,157	18,306,584	8,399,145	2,755,309	738,826	587,536	752,745
201402	2015-09	2,363	321,377,755	0	2,588,149	18,003,751	5,257,193	2,592,924	812,852	564,118	1,201,296
201402	2015-10	2,340	299,981,863	0	1,808,576	17,908,562	4,930,472	2,102,757	1,097,148	812,852	1,577,986
201402	2015-11	2,324	279,720,093	0	1,300,010	17,782,520	5,732,086	1,291,601	638,609	1,309,019	1,413,614
201402	2015-12	2,308	259,635,203	0	2,153,511	17,948,502	3,410,725	348,401	448,316	328,960	2,351,747
201402	2016-01	2,280	238,605,902	0	1,467,760	17,640,419	4,527,414	1,285,890	271,279	448,316	1,810,995
201402	2016-02	2,251	218,299,340	0	1,446,237	28,207,526	5,934,991	1,175,983	374,761	103,420	1,482,026
201402	2016-03	1,726	187,408,691	0	943,809	13,950,423	2,605,314	582,858	579,099	374,761	1,050,976
201402	2016-04	1,706	171,208,584	0	1,208,313	13,776,467	4,386,629	1,045,452	196,401	467,016	963,366
201402	2016-05	1,692	155,822,650	0	1,184,978	13,885,341	2,955,992	358,700	158,178	133,934	1,003,734
201402	2016-06	1,679	139,877,720	0	625,960	13,850,580	3,103,218	394,797	75,282	100,468	1,137,668

Static Pool 静态池	Month Ending 报告期末	Beginning Number Of Loans 期初笔数	Beginning Balance 期初金额 (元)	Partial Prepayment 部分早偿金额 (元)	Full Prepayment 全部早偿金额 (元)	Scheduled Principal Collection 正常还款金额 (元)	Contracts Delinquent 1-30 Days 拖欠 1-30 天金额 (元)	Contracts Delinquent 31- 60 Days 拖欠 31-60 天金额 (元)	Contracts Delinquent 61- 90 Days 拖欠 61-90 天金额 (元)	Contracts Delinquent 91-120 Days 拖欠 91-120 天金额 (元)	Contracts Delinquent Over 120 Days 拖欠 120 天以上金额 (元)
201403	2014-03	0	0	0	0	15,381	0	0	0	0	0
201403	2014-04	5,220	1,403,874,896	0	854,497	33,355,733	11,537,316	0	0	0	0
201403	2014-05	5,214	1,369,534,954	0	632,375	33,612,926	7,183,583	606,170	0	0	0
201403	2014-06	5,211	1,334,928,616	0	653,731	33,513,889	16,599,979	0	606,170	0	0
201403	2014-07	5,209	1,300,539,596	0	1,745,366	33,801,474	11,905,772	0	0	606,170	0
201403	2014-08	5,202	1,264,544,268	0	2,010,144	33,608,957	20,509,725	694,967	0	0	606,170
201403	2014-09	5,196	1,228,597,333	0	1,588,486	33,985,989	10,818,397	530,787	694,967	0	606,170
201403	2014-10	5,187	1,192,365,387	110,000	2,289,861	34,038,240	11,655,537	536,010	530,787	694,967	606,170
201403	2014-11	5,175	1,155,582,453	0	2,074,775	33,291,270	34,950,653	433,132	136,889	237,114	694,967
201403	2014-12	5,163	1,119,177,514	0	1,699,238	34,139,512	13,125,696	1,230,119	276,657	136,889	237,114
201403	2015-01	5,154	1,081,847,536	0	2,794,481	33,891,327	17,237,975	1,742,468	1,095,710	0	650,660
201403	2015-02	5,140	1,044,605,063	0	1,426,043	33,731,187	25,151,399	2,153,628	1,225,254	1,095,710	413,546
201403	2015-03	5,124	1,007,601,741	0	3,582,182	148,447,801	15,111,612	1,550,023	1,673,143	682,136	1,140,464
201403	2015-04	4,610	854,362,070	0	3,027,302	36,050,945	13,161,361	887,001	425,023	1,673,143	1,535,943
201403	2015-05	4,582	812,103,882	0	1,934,530	34,899,721	23,477,141	807,405	499,803	425,023	3,209,086
201403	2015-06	4,566	774,541,613	0	3,226,220	35,161,059	16,595,424	1,535,477	342,871	499,803	3,335,293
201403	2015-07	4,544	734,781,186	0	2,556,314	35,319,740	10,097,209	2,205,873	860,157	170,371	2,449,914
201403	2015-08	4,527	694,732,608	0	2,939,793	35,227,359	13,070,857	1,015,183	1,871,698	566,211	1,959,003
201403	2015-09	4,505	656,083,042	0	4,192,050	36,556,200	14,316,193	1,093,990	567,462	1,376,930	1,791,993
201403	2015-10	4,461	613,840,629	0	1,891,784	34,759,368	11,785,733	2,248,959	511,845	311,608	3,062,801
201403	2015-11	4,438	576,041,756	0	6,355,150	34,328,362	14,267,626	2,793,339	1,059,772	0	2,014,594
201403	2015-12	4,388	533,648,157	0	3,807,927	34,441,031	10,709,485	815,101	1,190,259	1,059,772	1,431,269
201403	2016-01	4,347	493,792,699	0	2,876,915	33,900,623	13,971,022	1,763,899	497,707	1,340,118	901,819
201403	2016-02	4,308	455,100,174	0	1,057,151	34,047,770	11,587,897	1,321,004	1,539,995	421,509	1,891,929
201403	2016-03	4,290	418,478,572	0	3,126,997	58,989,607	6,035,506	369,572	1,126,596	1,039,899	1,607,686
201403	2016-04	3,144	354,610,895	0	2,370,285	25,960,599	11,530,248	848,321	265,777	469,040	1,461,408
201403	2016-05	3,104	324,336,206	0	3,140,272	26,197,396	6,596,341	1,023,651	230,057	424,913	1,315,181
201403	2016-06	3,069	293,807,710	0	2,351,735	26,115,215	5,172,955	879,562	514,951	383,446	643,108

Static Pool 静态池	Month Ending 报告期末	Beginning Number Of Loans 期初笔数	Beginning Balance 期初金额 (元)	Partial Prepayment 部分早偿金额 (元)	Full Prepayment 全部早偿金额 (元)	Scheduled Principal Collection 正常还款金额 (元)	Contracts Delinquent 1-30 Days 拖欠 1-30 天金额 (元)	Contracts Delinquent 31- 60 Days 拖欠 31-60 天金额 (元)	Contracts Delinquent 61- 90 Days 拖欠 61-90 天金额 (元)	Contracts Delinquent 91-120 Days 拖欠 91-120 天金额 (元)	Contracts Delinquent Over 120 Days 拖欠 120 天以上金额 (元)
201404	2014-04	0	0	0	125.200	0	0	0	0	0	0
201404	2014-05	5,512	1,574,060.328	0	718.655	38,644.231	12,334.992	0	0	0	0
201404	2014-06	5,508	1,534,505.609	0	923.020	38,752.404	14,238.667	243.000	0	0	0
201404	2014-07	5,503	1,494,486.589	0	2,081.612	39,042.126	11,584.605	156.163	243.000	0	0
201404	2014-08	5,498	1,452,929.857	0	563.899	38,554.309	29,864.513	301.774	156.163	243.000	0
201404	2014-09	5,496	1,413,515.240	0	3,380.811	39,151.373	14,572.120	662.576	301.774	156.163	243.000
201404	2014-10	5,485	1,370,088.163	0	1,751.025	39,221.294	13,742.356	640.410	484.515	301.774	243.000
201404	2014-11	5,478	1,328,607.145	0	2,119.789	38,278.500	45,754.576	1,104.644	175.733	484.515	301.774
201404	2014-12	5,465	1,287,507.106	0	2,018.938	39,399.324	15,020.196	2,224.050	1,104.644	175.733	701.982
201404	2015-01	5,459	1,244,588.399	0	3,007.650	39,290.254	16,674.261	2,105.582	1,373.430	859.250	877.715
201404	2015-02	5,446	1,201,783.446	0	558.223	38,768.128	33,318.007	1,026.124	904.881	1,588.158	808.698
201404	2015-03	5,439	1,161,116.141	0	3,519.291	39,559.055	18,623.640	1,982.526	489.262	751.598	2,257.811
201404	2015-04	5,410	1,115,953.895	0	3,811.758	145,371.404	23,491.180	2,327.487	185.373	700.173	2,074.312
201404	2015-05	4,898	965,259.555	0	3,044.604	39,978.381	30,013.880	2,747.107	1,554.419	185.373	2,071.689
201404	2015-06	4,874	919,560.533	0	3,151.959	40,378.879	19,396.404	1,503.390	2,057.126	865.131	1,117.186
201404	2015-07	4,853	873,447.892	0	4,078.639	40,658.120	13,000.815	2,099.993	455.949	1,671.568	1,050.503
201404	2015-08	4,824	826,867.300	0	3,225.317	40,436.873	15,245.067	1,706.883	1,501.256	266.827	2,419.693
201404	2015-09	4,805	782,497.752	0	4,095.328	40,163.099	19,715.610	1,300.091	1,401.494	1,568.779	1,359.012
201404	2015-10	4,766	736,569.880	0	2,904.447	41,616.756	15,641.777	3,226.662	0	932.364	2,161.256
201404	2015-11	4,710	690,001.767	0	4,589.733	39,145.619	18,085.094	1,284.246	1,056.933	0	1,900.450
201404	2015-12	4,669	645,049.892	0	5,469.828	39,261.513	13,593.403	803.661	501.789	1,056.933	675.832
201404	2016-01	4,624	598,275.111	0	4,665.059	38,527.277	20,638.083	2,800.301	269.141	297.704	1,035.189
201404	2016-02	4,588	553,638.531	0	2,307.589	38,497.422	16,567.430	3,532.611	1,936.157	146.857	1,332.893
201404	2016-03	4,557	511,450.858	0	5,694.615	38,961.771	8,224.485	1,429.627	1,910.392	1,444.557	439.476
201404	2016-04	4,479	463,927.679	0	3,970.183	59,523.209	17,122.556	1,011.149	1,397.561	1,907.848	867.075
201404	2016-05	3,378	399,380.563	0	2,896.075	29,845.460	6,332.256	1,684.050	463.653	1,063.787	2,636.717
201404	2016-06	3,324	364,727.727	0	2,603.901	29,467.399	9,618.807	714.467	849.104	463.653	2,975.201

Static Pool 静态池	Month Ending 报告期末	Beginning Number Of Loans 期初笔数	Beginning Balance 期初金额 (元)	Partial Prepayment 部分早偿金额 (元)	Full Prepayment 全部早偿金额 (元)	Scheduled Principal Collection 正常还款金额 (元)	Contracts Delinquent 1-30 Days 拖欠 1-30 天金额 (元)	Contracts Delinquent 31- 60 Days 拖欠 31-60 天金额 (元)	Contracts Delinquent 61- 90 Days 拖欠 61-90 天金额 (元)	Contracts Delinquent 91-120 Days 拖欠 91-120 天金额 (元)	Contracts Delinquent Over 120 Days 拖欠 120 天以上金额 (元)
201405	2014-05	0	0	0	0	2,849	0	0	0	0	0
201405	2014-06	4,958	1,479,941.754	0	626.149	35,826.015	18,009.670	0	0	0	0
201405	2014-07	4,956	1,443,475.707	0	1,649.660	36,086.834	11,669.023	0	0	0	0
201405	2014-08	4,951	1,405,262.075	140,000	2,670.992	35,598.244	32,766.728	1,063.614	0	0	0
201405	2014-09	4,942	1,366,550.490	0	1,493.733	36,150.741	17,705.722	439.461	1,063.614	0	0
201405	2014-10	4,934	1,327,899.763	0	1,936.832	36,502.689	7,163.628	623.491	0	1,063.614	0
201405	2014-11	4,929	1,288,921.986	0	1,238.129	35,621.191	40,886.501	141.624	188.950	0	1,063.614
201405	2014-12	4,923	1,251,800.243	100,000	1,363.748	36,624.969	14,410.279	1,155.796	141.624	188.950	695.369
201405	2015-01	4,916	1,212,052.082	0	2,048.609	36,188.323	28,409.203	951.465	1,155.796	141.624	188.950
201405	2015-02	4,901	1,172,611.856	0	729.842	36,089.546	30,855.588	2,977.354	642.559	1,155.796	330.573
201405	2015-03	4,898	1,134,963.507	0	2,371.651	36,717.818	16,420.457	2,573.506	3,068.722	642.559	1,155.796
201405	2015-04	4,884	1,094,515.512	0	1,925.562	36,739.922	18,706.219	349.617	2,735.808	2,660.131	1,798.356
201405	2015-05	4,870	1,054,857.552	0	2,673.987	126,275.261	26,971.184	2,398.565	1,187.806	1,872.100	3,548.543
201405	2015-06	4,420	924,469.188	100,000	3,208.824	37,804.413	21,525.024	1,540.581	1,569.564	971.261	4,982.336
201405	2015-07	4,398	880,431.551	0	4,131.029	38,062.108	12,543.368	1,192.381	1,434.150	1,070.442	4,173.089
201405	2015-08	4,372	835,511.139	0	1,893.645	37,897.026	13,307.238	2,699.236	994.899	604.522	3,164.963
201405	2015-09	4,356	793,264.742	0	2,937.691	37,523.713	19,853.157	1,237.427	1,917.329	994.899	3,131.364
201405	2015-10	4,334	751,722.515	0	2,700.184	37,499.205	19,809.474	1,314.199	1,139.696	1,803.449	2,220.007
201405	2015-11	4,311	709,233.242	0	5,255.440	37,581.839	19,520.449	1,494.902	580.542	1,226.232	2,694.046
201405	2015-12	4,267	664,375.032	0	1,847.738	37,506.442	10,362.074	1,132.222	812.224	238.428	3,557.192
201405	2016-01	4,243	623,425.557	0	2,134.247	36,676.082	22,883.498	1,905.814	597.203	490.295	3,051.827
201405	2016-02	4,222	583,332.781	0	2,834.005	36,577.086	21,110.335	2,459.151	1,349.439	383.724	2,973.123
201405	2016-03	4,203	541,818.017	0	4,054.039	37,302.394	11,247.669	1,451.996	1,608.526	1,044.732	3,110.419
201405	2016-04	4,160	498,635.454	0	3,287.763	36,140.051	21,825.004	1,063.734	1,395.849	1,608.526	3,500.933
201405	2016-05	4,116	457,295.880	0	2,658.437	52,528.176	8,985.656	338.254	788.942	901.252	3,931.920
201405	2016-06	3,264	399,209.212	0	2,659.355	29,475.217	11,459.026	1,133.582	132.967	552.568	3,110.013

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201406	2014-06	0	0	0	316.800	0	0	0	0	0	0
201406	2014-07	4.329	1,351,781.264	0	496,922	33,637.890	7,849.281	0	0	0	0
201406	2014-08	4.326	1,317,572.390	0	776,050	33,711.148	10,064.513	203.000	0	0	0
201406	2014-09	4.322	1,282,832.299	0	660,660	33,913.155	9,528.446	0	203.000	0	0
201406	2014-10	4.318	1,247,975.670	0	2,478,547	34,061.832	8,102.532	480.015	0	203.000	0
201406	2014-11	4.310	1,211,172.868	0	2,221,849	33,846.367	18,148.391	1,663.148	480.015	0	203.000
201406	2014-12	4.304	1,174,924.618	0	2,571,039	34,265.276	6,253.847	243.387	1,885.858	251.111	203.000
201406	2015-01	4.292	1,137,534.140	0	1,832.765	34,077.255	14,064.073	240.522	330.420	1,796.025	251.111
201406	2015-02	4.281	1,101,228.167	0	866.049	34,073.236	18,104.342	827.909	0	459.872	1,824.426
201406	2015-03	4.277	1,065,807.362	0	3,220.413	34,406.079	9,324.447	1,852.321	590.091	0	1,225.614
201406	2015-04	4.265	1,026,542.406	0	2,967.344	34,515.080	8,839.489	1,789.687	501.541	590.091	1,225.614
201406	2015-05	4.247	988,576.872	0	2,540.815	34,051.386	22,004.233	2,266.379	504.851	501.541	1,355.834
201406	2015-06	4.227	950,716.839	0	4,689.363	95,524.286	22,408.143	1,859.116	977.065	428.628	1,857.376
201406	2015-07	3.885	849,799.178	0	5,198.471	35,554.281	10,283.074	2,238.485	1,144.577	977.065	1,680.735
201406	2015-08	3.854	807,063.101	0	1,901.592	34,862.364	15,410.021	1,300.279	1,359.586	1,144.577	2,657.800
201406	2015-09	3.841	769,854.154	0	3,478.000	34,867.426	14,633.729	2,976.031	1,184.007	789.929	3,145.842
201406	2015-10	3.818	730,499.701	0	2,662.235	34,676.746	17,592.718	2,873.847	1,892.348	607.271	2,837.325
201406	2015-11	3.798	691,364.808	0	2,711.639	34,654.473	16,694.648	2,861.421	978.993	1,595.560	2,246.421
201406	2015-12	3.771	651,835.249	0	2,916.197	37,451.615	9,732.320	4,217.929	357.159	598.374	1,875.418
201406	2016-01	3.730	609,888.812	0	2,731.102	34,312.117	18,566.302	2,298.031	1,775.262	357.159	2,411.970
201406	2016-02	3.712	572,104.662	0	2,181.508	34,176.637	18,239.877	3,414.213	1,918.976	1,541.116	2,515.193
201406	2016-03	3.695	534,484.640	0	5,027.524	34,654.106	9,222.270	1,139.636	2,120.309	1,300.913	3,457.934
201406	2016-04	3.652	493,049.212	0	3,973.061	33,785.254	19,782.312	314.536	1,164.364	1,726.329	3,926.917
201406	2016-05	3.614	454,131.958	0	2,679.373	34,219.735	10,647.573	1,797.599	387.916	892.410	3,380.484
201406	2016-06	3.570	413,394.538	0	4,122.515	43,036.964	9,433.494	2,318.064	1,418.538	149.939	3,320.088

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201407	2014-07	0	0	0	325.500	0	0	0	0	0	0
201407	2014-08	5.123	1,670,243.653	0	215.600	40,599.640	47,867.348	0	0	0	0
201407	2014-09	5.122	1,629,383.155	0	1,014.794	41,251.897	28,098.744	82.600	0	0	0
201407	2014-10	5.118	1,585,845.570	0	1,159.718	41,742.841	16,332.181	935.446	82.600	0	0
201407	2014-11	5.114	1,542,184.629	0	2,163.492	40,520.135	67,187.324	0	0	82.600	0
201407	2014-12	5.104	1,498,843.205	70.000	1,339.625	41,809.203	26,045.345	194.352	0	0	82.600
201407	2015-01	5.099	1,453,724.075	0	3,677.122	41,457.597	37,343.663	2,547.942	457.249	0	82.600
201407	2015-02	5.090	1,407,878.360	0	1,988.433	41,288.738	44,525.487	2,413.960	2,027.862	0	0
201407	2015-03	5.083	1,363,418.041	0	4,665.792	42,055.281	25,325.404	1,351.615	1,275.745	2,027.862	0
201407	2015-04	5.067	1,315,130.765	0	2,310.935	41,988.092	27,493.777	1,028.272	494.766	1,205.288	2,027.862
201407	2015-05	5.053	1,269,909.224	0	2,517.643	41,388.533	42,775.546	2,035.476	779.473	743.565	2,775.900
201407	2015-06	5.040	1,224,581.798	0	3,402.948	41,697.555	38,759.630	1,305.313	1,600.393	284.308	3,519.465
201407	2015-07	5.015	1,177,606.711	0	2,138.051	117,543.264	19,470.931	3,552.457	823.246	838.357	2,747.634
201407	2015-08	4.593	1,055,425.579	0	4,414.073	43,051.604	24,460.580	2,537.497	2,812.450	1,124.259	928.446
201407	2015-09	4.568	1,004,674.266	0	1,171.005	42,818.375	28,479.658	3,058.554	1,418.877	3,038.520	1,425.592
201407	2015-10	4.558	959,466.129	0	3,536.770	42,712.566	31,563.609	3,393.947	1,594.829	976.291	3,793.449
201407	2015-11	4.534	911,577.510	80.000	5,817.221	42,349.016	35,139.128	3,460.913	1,918.005	1,524.589	2,135.236
201407	2015-12	4.505	860,428.937	0	4,322.224	42,940.934	19,219.989	1,526.564	1,510.213	2,107.153	2,286.026
201407	2016-01	4.479	810,578.336	0	4,532.024	42,438.887	38,936.924	1,555.058	757.812	1,510.213	3,402.249
201407	2016-02	4.432	762,460.703	0	3,921.742	41,479.672	38,372.187	2,552.064	635.379	396.566	3,446.980
201407	2016-03	4.400	713,524.155	0	3,563.685	42,083.442	24,430.515	2,632.992	1,322.161	570.899	1,725.722
201407	2016-04	4.360	663,723.453	50.000	3,686.074	40,592.697	41,212.102	2,669.551	1,636.975	1,258.681	1,309.566
201407	2016-05	4.320	617,009.796	0	3,239.194	41,893.535	18,661.664	2,124.251	1,969.224	1,523.985	1,819.559
201407	2016-06	4.281	568,673.772	0	3,941.570	41,558.057	20,949.537	2,214.235	1,261.669	1,757.598	2,313.034

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201408	2014-08	0	0	0	0	0	0	0	0	0	0
201408	2014-09	5.165	1,711,058.172	0	2,073.864	42,660.251	6,848.208	0	0	0	0
201408	2014-10	5.160	1,666,304.178	0	802.345	42,871.952	3,878.082	294.000	0	0	0
201408	2014-11	5.158	1,622,427.876	0	442.451	42,392.201	27,451.722	286.412	0	0	0
201408	2014-12	5.156	1,579,471.266	0	1,009.349	43,168.549	7,509.125	793.002	0	0	0
201408	2015-01	5.151	1,534,469.690	0	2,423.148	43,302.008	8,071.036	1,721.472	793.002	0	0
201408	2015-02	5.146	1,488,577.915	0	1,969.195	42,796.275	27,449.303	747.608	1,074.379	793.002	0
201408	2015-03	5.137	1,443,560.018	0	3,511.641	43,383.874	11,998.848	1,767.440	0	1,074.379	793.002
201408	2015-04	5.121	1,395,801.632	0	2,424.630	43,267.465	16,889.380	3,815.649	832.779	0	1,867.381
201408	2015-05	5.113	1,349,741.991	0	5,027.284	43,029.923	23,638.017	2,880.490	3,497.518	832.779	1,629.520
201408	2015-06	5.097	1,300,990.622	0	3,136.467	43,210.082	16,364.332	1,773.728	2,172.321	3,497.518	2,201.964
201408	2015-07	5.083	1,253,570.228	0	3,089.104	43,674.927	8,422.933	1,359.983	901.586	1,932.102	4,308.209
201408	2015-08	5.066	1,204,753.517	0	3,946.609	129,612.006	18,794.015	1,031.159	1,576.076	669.177	6,240.311
201408	2015-09	4.588	1,070,931.457	0	2,926.773	44,326.120	15,483.599	5,343.236	0	996.181	5,849.956
201408	2015-10	4.568	1,021,907.390	0	3,609.465	44,236.651	15,481.975	2,153.440	4,591.400	0	2,781.459
201408	2015-11	4.546	970,098.961	0	1,981.082	44,217.702	18,448.912	2,848.575	1,096.547	4,291.721	2,112.282
201408	2015-12	4.532	922,419.307	0	5,079.876	44,369.618	11,260.375	2,557.329	1,157.278	1,246.071	5,147.547
201408	2016-01	4.503	871,356.373	0	3,212.373	43,734.565	22,924.143	2,666.608	764.818	1,157.278	5,717.730
201408	2016-02	4.484	823,570.417	0	3,091.819	45,416.722	23,695.484	2,328.201	1,401.188	763.818	4,739.905
201408	2016-03	4.442	772,561.794	0	5,232.274	44,014.223	12,604.082	1,796.916	941.894	1,237.059	3,173.228
201408	2016-04	4.402	719,940.194	0	3,272.769	43,098.479	22,349.232	2,308.967	1,173.178	677.307	3,688.612
201408	2016-05	4.375	672,236.101	0	3,723.147	43,652.895	13,581.492	3,063.012	1,513.773	888.467	3,161.897
201408	2016-06	4.336	622,411.735	0	3,881.499	43,460.358	12,627.546	2,669.460	1,593.123	1,407.027	3,134.825

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201409	2014-09	0	0	0	257.600	0	0	0	0	0	0
201409	2014-10	8.134	2,553,274.661	100.000	1,662.912	63,379.437	16,207.198	0	0	0	0
201409	2014-11	8.128	2,488,101.845	0	1,087.535	61,699.775	87,203.639	0	0	0	0
201409	2014-12	8.125	2,424,863.567	0	579.969	63,933.162	17,455.999	575.496	0	0	0
201409	2015-01	8.122	2,357,579.785	0	3,518.482	63,675.319	33,218.425	554.171	575.496	0	0
201409	2015-02	8.109	2,289,973.643	0	1,750.649	62,978.034	62,539.847	1,548.656	252.242	252.207	0
201409	2015-03	8.102	2,224,302.978	0	3,501.426	64,351.183	22,035.543	1,944.748	1,378.299	252.242	252.207
201409	2015-04	8.085	2,154,617.250	0	4,471.466	64,271.494	29,171.135	941.018	1,210.181	1,378.299	504.448
201409	2015-05	8.068	2,085,168.756	0	4,830.261	63,740.103	51,236.835	2,132.474	680.401	1,210.181	1,630.541
201409	2015-06	8.044	2,015,471.206	140.000	5,757.072	64,426.629	32,238.542	2,434.232	704.479	248.438	2,588.480
201409	2015-07	8.019	1,943,197.728	0	3,923.248	64,820.156	21,225.224	1,250.949	360.671	952.332	1,980.445
201409	2015-08	8.001	1,872,766.039	0	4,073.810	64,838.779	25,830.973	2,451.462	577.114	0	1,450.542
201409	2015-09	7.969	1,801,145.677	0	6,102.464	217,083.557	36,448.066	3,066.695	1,605.006	577.114	649.223
201409	2015-10	7.095	1,576,289.355	0	4,033.836	65,145.595	41,552.634	4,034.157	1,534.191	691.118	1,928.138
201409	2015-11	7.067	1,503,884.251	0	6,174.400	65,024.297	42,737.484	4,348.282	1,344.382	1,012.475	1,957.409
201409	2015-12	7.035	1,430,313.528	0	6,911.616	66,081.772	19,110.903	1,443.763	2,493.726	1,132.628	1,920.781
201409	2016-01	6.994	1,354,394.271	0	4,553.618	64,519.379	49,952.518	1,850.555	838.625	1,615.443	1,943.487
201409	2016-02	6.968	1,283,758.705	0	4,318.909	64,550.639	49,275.772	2,313.775	289.639	357.146	2,844.702
201409	2016-03	6.936	1,211,809.260	0	6,940.589	67,392.396	20,889.745	3,295.459	1,412.843	172.010	2,308.383
201409	2016-04	6.855	1,134,396.702	0	3,987.759	62,869.847	54,707.165	2,000.007	2,120.204	1,192.429	2,069.121
201409	2016-05	6.827	1,066,033.602	0	5,733.118	64,942.489	19,246.820	2,696.886	643.095	1,063.020	3,261.551
201409	2016-06	6.782	992,124.096	0	4,927.180	63,870.031	33,173.543	2,863.587	979.966	547.571	4,152.561

Static Pool 静态池	Month Ending 报告期末	Beginning Number Of Loans 期初笔数	Beginning Balance 期初金额 (元)	Partial Prepayment 部分早偿金额 (元)	Full Prepayment 全部早偿金额 (元)	Scheduled Principal Collection 正常还款金额 (元)	Contracts Delinquent 1-30 Days 拖欠 1-30 天金额 (元)	Contracts Delinquent 31- 60 Days 拖欠 31-60 天金额 (元)	Contracts Delinquent 61- 90 Days 拖欠 61-90 天金额 (元)	Contracts Delinquent 91-120 Days 拖欠 91-120 天金额 (元)	Contracts Delinquent Over 120 Days 拖欠 120 天以上金额 (元)
201410	2014-10	0	0	0	0	6.669	0	0	0	0	0
201410	2014-11	7.378	2,386,564.937	0	1,333.400	58,958.903	80,327.206	0	0	0	0
201410	2014-12	7.373	2,325,901.562	0	1,984.210	60,497.489	25,484.186	0	0	0	0
201410	2015-01	7.367	2,261,358.782	0	818.030	60,184.300	44,673.653	497.153	0	0	0
201410	2015-02	7.363	2,199,633.601	0	841.474	59,793.154	68,619.699	177.233	0	0	0
201410	2015-03	7.360	2,137,644.979	0	1,539.952	61,056.770	34,856.699	194.042	177.233	0	0
201410	2015-04	7.354	2,073,049.625	0	2,644.172	60,860.278	43,430.962	1,917.459	0	177.233	0
201410	2015-05	7.341	2,008,569.564	0	2,462.158	60,523.688	58,284.030	1,661.905	579.314	0	177.233
201410	2015-06	7.331	1,944,177.910	100.000	4,773.173	60,762.499	55,086.516	1,050.258	1,333.674	579.314	177.233
201410	2015-07	7.313	1,876,615.843	0	3,167.955	61,894.380	23,671.597	2,467.288	967.610	1,013.210	579.314
201410	2015-08	7.296	1,809,504.154	100.000	4,847.664	61,493.491	34,602.698	2,500.757	2,253.950	967.610	1,592.525
201410	2015-09	7.277	1,742,261.447	0	5,963.384	61,095.330	42,512.404	1,049.002	1,138.526	2,010.870	1,980.821
201410	2015-10	7.236	1,671,870.788	0	5,007.239	184,642.799	46,583.448	1,658.004	727.915	903.584	3,962.908
201410	2015-11	6.552	1,480,520.802	0	6,326.499	61,516.887	46,528.047	3,095.061	863.971	727.915	3,163.814
201410	2015-12	6.507	1,407,445.555	0	6,416.252	62,036.451	33,300.140	780.581	1,571.196	863.971	1,974.836
201410	2016-01	6.463	1,334,667.881	0	5,667.681	60,979.221	52,388.361	2,751.229	550.837	1,080.067	2,670.291
201410	2016-02	6.431	1,266,203.049	60.000	2,282.450	61,193.369	47,765.295	1,610.978	2,627.424	359.563	2,349.085
201410	2016-03	6.411	1,198,633.955	0	6,568.558	61,847.862	32,465.903	1,249.375	947.613	2,345.095	2,518.036
201410	2016-04	6.378	1,127,505.125	0	5,024.522	61,478.404	64,943.317	1,377.920	945.304	572.508	3,326.646
201410	2016-05	6.318	1,058,016.072	0	5,624.390	61,401.495	28,951.348	2,025.159	400.180	557.540	2,772.169
201410	2016-06	6.281	985,914.004	0	5,792.697	60,800.340	33,586.676	2,852.098	939.346	400.180	2,378.758

Static Pool 静态池	Month Ending 报告期末	Beginning Number Of Loans 期初笔数	Beginning Balance 期初金额 (元)	Partial Prepayment 部分早偿金额 (元)	Full Prepayment 全部早偿金额 (元)	Scheduled Principal Collection 正常还款金额 (元)	Contracts Delinquent 1-30 Days 拖欠 1-30 天金额 (元)	Contracts Delinquent 31- 60 Days 拖欠 31-60 天金额 (元)	Contracts Delinquent 61- 90 Days 拖欠 61-90 天金额 (元)	Contracts Delinquent 91-120 Days 拖欠 91-120 天金额 (元)	Contracts Delinquent Over 120 Days 拖欠 120 天以上金额 (元)
201411	2014-11	0	0	0	509.100	0	229.000	0	0	0	0
201411	2014-12	8.830	2,851,749.937	0	2,232.945	72,101.772	8,588.813	0	0	0	0
201411	2015-01	8.822	2,777,379.312	0	789.808	72,335.941	8,558.983	0	0	0	0
201411	2015-02	8.819	2,704,047.918	0	1,776.284	72,130.732	27,326.870	1,455.709	0	0	0
201411	2015-03	8.813	2,629,895.994	0	2,765.957	72,789.870	8,716.606	741.390	1,249.294	0	0
201411	2015-04	8.801	2,553,622.695	0	2,839.746	73,004.342	11,690.974	237.853	462.857	466.127	0
201411	2015-05	8.789	2,477,455.663	0	1,963.355	73,098.369	16,582.051	1,356.484	237.853	462.857	466.127
201411	2015-06	8.780	2,402,032.457	0	2,063.580	73,430.903	14,688.637	659.362	1,092.253	237.853	928.984
201411	2015-07	8.771	2,326,011.694	0	4,109.803	73,744.242	9,018.042	884.001	509.448	1,092.253	1,166.836
201411	2015-08	8.751	2,247,692.337	0	5,114.880	73,596.412	15,063.288	2,488.797	0	509.448	1,792.962
201411	2015-09	8.728	2,168,195.144	0	2,537.368	73,710.497	16,502.732	2,241.798	948.960	0	2,069.900
201411	2015-10	8.714	2,091,064.467	0	5,612.765	73,919.419	18,214.428	3,890.770	826.646	948.960	1,110.790
201411	2015-11	8.676	2,008,281.035	0	6,152.682	236,750.751	23,505.224	2,810.125	3,429.981	446.003	2,059.750
201411	2015-12	7.818	1,764,903.038	0	7,631.280	76,096.621	12,953.850	2,500.502	2,666.895	2,423.676	1,487.191
201411	2016-01	7.768	1,677,861.660	0	6,223.516	75,651.188	19,249.035	2,809.148	1,729.987	2,480.945	3,564.677
201411	2016-02	7.734	1,594,958.458	90.000	3,180.757	75,357.135	25,738.349	3,246.402	1,765.330	1,409.325	5,156.966
201411	2016-03	7.712	1,514,443.192	80.000	8,853.160	76,214.343	10,904.661	2,160.006	2,333.916	1,286.524	4,470.768
201411	2016-04	7.653	1,425,972.832	40.000	3,538.721	75,535.452	21,357.981	1,123.725	1,387.998	1,643.480	3,378.022
201411	2016-05	7.626	1,345,057.473	246.056	5,393.734	77,585.806	9,816.786	1,379.100	691.548	1,118.028	3,810.447
201411	2016-06	7.561	1,259,359.471	0	4,918.181	75,622.872	12,967.985	2,083.896	1,111.064	691.548	3,430.209

Static Pool 静态池	Month Ending 报告期末	Beginning Number Of Loans 期初笔数	Beginning Balance 期初金额 (元)	Partial Prepayment 部分早偿金额 (元)	Full Prepayment 全部早偿金额 (元)	Scheduled Principal Collection 正常还款金额 (元)	Contracts Delinquent 1-30 Days 拖欠 1-30 天金额 (元)	Contracts Delinquent 31- 60 Days 拖欠 31-60 天金额 (元)	Contracts Delinquent 61- 90 Days 拖欠 61-90 天金额 (元)	Contracts Delinquent 91-120 Days 拖欠 91-120 天金额 (元)	Contracts Delinquent Over 120 Days 拖欠 120 天以上金额 (元)
201412	2014-12	0	0	0	0	0	0	0	0	0	0
201412	2015-01	10.256	3,327,927.058	0	1,409,661	85,199,775	40,106,495	0	0	0	0
201412	2015-02	10.250	3,240,927.592	0	439,974	85,306,794	51,129,141	173,600	0	0	0
201412	2015-03	10.247	3,153,950.129	0	1,273,554	86,357,588	24,836,901	512,694	0	0	0
201412	2015-04	10.241	3,064,834.226	0	2,999,352	86,289,239	37,677,213	1,106,643	280,848	0	0
201412	2015-05	10.230	2,974,761.633	0	4,278,254	85,984,584	57,224,126	1,318,662	498,949	0	0
201412	2015-06	10.219	2,883,343.218	0	5,431,835	86,176,822	55,731,091	618,816	1,111,965	273,377	0
201412	2015-07	10.199	2,789,826.637	0	3,058,919	87,578,854	19,125,177	1,314,770	777,957	733,841	273,377
201412	2015-08	10.184	2,697,381.605	0	5,741,892	87,511,499	26,608,210	1,574,456	735,170	410,547	1,007,218
201412	2015-09	10.164	2,603,455.460	0	3,873,251	87,330,347	34,499,753	1,475,944	560,462	665,766	1,144,388
201412	2015-10	10.140	2,510,980.871	0	7,435,832	87,364,810	36,665,291	2,438,201	711,655	560,462	1,051,533
201412	2015-11	10.100	2,414,333.306	0	5,258,371	87,051,278	47,050,459	1,437,416	539,586	711,655	560,462
201412	2015-12	10.056	2,317,277.473	0	5,667,370	261,545,722	26,359,678	1,803,943	188,072	539,586	1,261,270
201412	2016-01	9.127	2,048,406.899	0	6,068,008	88,279,639	57,598,855	1,936,006	1,364,884	500,760	1,251,241
201412	2016-02	9.093	1,952,248.443	0	6,062,681	88,409,649	53,621,253	2,917,256	1,157,747	1,202,863	500,760
201412	2016-03	9.059	1,853,910.883	0	9,072,754	89,418,125	30,264,084	1,183,986	462,373	1,621,874	1,390,935
201412	2016-04	9.008	1,752,786.344	0	6,347,130	87,219,202	68,144,319	1,902,649	897,972	462,373	2,145,448
201412	2016-05	8.965	1,656,805.543	0	5,652,564	89,638,476	21,682,904	1,486,414	1,296,573	606,027	1,759,641
201412	2016-06	8.924	1,556,929.149	0	6,407,248	90,043,762	33,002,791	1,922,072	183,324	1,296,573	1,210,917

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201501	2015-01	0	0	0	766,100	10,556	283,500	0	0	0	0
201501	2015-02	9.850	3,143,358.704	0	894,997	80,518,932	50,994,165	0	0	0	0
201501	2015-03	9.846	3,061,882.064	0	1,626,570	81,978,526	12,253,363	0	0	0	0
201501	2015-04	9.841	2,976,718.741	0	3,600,907	82,045,180	21,695,906	213,529	0	0	0
201501	2015-05	9.828	2,890,696.509	0	3,814,564	81,696,756	37,657,612	0	0	0	0
201501	2015-06	9.815	2,804,559.063	0	3,166,213	81,935,796	36,925,201	1,435,067	0	0	0
201501	2015-07	9.802	2,718,318.527	0	4,554,757	83,168,304	12,108,401	238,769	565,639	0	0
201501	2015-08	9.773	2,629,277.895	0	3,768,939	82,904,423	25,420,856	383,846	238,769	565,639	0
201501	2015-09	9.756	2,542,197.181	0	3,892,688	83,181,426	24,218,373	227,226	223,473	238,769	565,639
201501	2015-10	9.739	2,454,121.902	0	2,250,918	83,084,691	27,593,805	1,332,599	227,226	223,473	483,085
201501	2015-11	9.727	2,368,022.344	0	5,549,794	82,844,469	43,622,275	1,504,635	372,744	227,226	462,242
201501	2015-12	9.702	2,278,356.447	0	7,147,811	83,915,043	15,974,344	1,823,505	1,495,302	228,781	450,698
201501	2016-01	9.643	2,182,172.832	0	6,358,132	268,495,720	48,914,524	327,208	1,087,097	801,429	456,006
201501	2016-02	8.633	1,906,437.957	0	3,010,876	83,273,619	49,873,353	1,468,850	149,619	1,087,097	1,030,210
201501	2016-03	8.601	1,816,033.722	0	7,581,353	84,721,814	20,427,532	851,349	562,172	149,619	1,703,808
201501	2016-04	8.555	1,721,036.399	0	9,291,900	82,703,350	57,821,812	1,362,663	686,620	562,172	1,051,998
201501	2016-05	8.510	1,627,270.159	0	6,529,560	84,337,428	20,707,885	2,742,015	201,243	515,155	282,191
201501	2016-06	8.470	1,532,424.459	0	5,066,693	83,743,735	26,794,257	4,185,152	1,321,914	201,243	632,349

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201502	2015-02	0	0	0	0	10.819	0	0	0	0	0
201502	2015-03	7.705	2,430,365.882	0	887.754	63,392.330	0	0	0	0	0
201502	2015-04	7.700	2,365,887.215	0	1,189,724	63,611.841	1,960.397	0	0	0	0
201502	2015-05	7.695	2,301,036.051	0	2,220,301	63,810.532	2,848.264	102.271	0	0	0
201502	2015-06	7.685	2,234,960.392	0	1,266,020	63,994.444	5,007.201	0	102.271	0	0
201502	2015-07	7.677	2,169,584.516	0	3,616.254	64,179.275	6,231.507	517.717	0	102.271	0
201502	2015-08	7.662	2,101,582.426	0	1,426.555	64,294.176	7,086.299	789.411	237.853	0	102.271
201502	2015-09	7.652	2,035,628.443	0	2,425.428	64,583.213	5,990.377	1,587.403	0	237.853	102.271
201502	2015-10	7.641	1,968,368.666	0	2,138.117	64,749.160	5,904.452	2,317.973	534.939	0	340.124
201502	2015-11	7.633	1,901,290.437	0	4,675.508	64,904.699	8,472.589	1,371.222	220.768	534.939	340.124
201502	2015-12	7.613	1,831,377.915	0	5,725.563	65,095.156	6,679.390	1,425.307	655.706	0	875.062
201502	2016-01	7.582	1,760,220.235	0	3,601.363	65,010.647	6,963.532	2,742.303	386.352	655.706	875.062
201502	2016-02	7.555	1,690,020.190	0	2,957.222	176,172.120	11,328.663	3,537.843	635.475	187.070	1,119.709
201502	2016-03	6.917	1,510,417.169	0	6,310.132	67,774.809	5,578.931	3,751.032	1,548.205	438.504	1,306.779
201502	2016-04	6.877	1,435,961.074	0	6,238.062	67,785.487	3,752.046	2,571.135	1,989.077	1,357.569	778.628
201502	2016-05	6.841	1,360,766.349	0	5,624.413	67,939.676	3,617.074	1,552.988	1,536.348	1,151.341	1,697.693
201502	2016-06	6.804	1,286,149.113	0	5,303.031	67,816.715	4,364.159	1,124.204	967.737	1,712.807	2,137.322

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201503	2015-03	0	0	0	157.500	6,770	0	0	0	0	0
201503	2015-04	7.507	2,210,258.079	0	1,200.844	55,586.405	32,687.864	0	0	0	0
201503	2015-05	7.500	2,153,321.548	100.000	678.532	55,844.168	31,804.542	239.537	0	0	0
201503	2015-06	7.496	2,095,870.617	0	659.275	55,832.773	39,460.036	0	239.537	0	0
201503	2015-07	7.492	2,038,581.784	0	2,657.908	56,665.392	14,138.482	711.919	0	0	239.537
201503	2015-08	7.478	1,978,211.428	0	2,745.601	56,621.875	19,902.822	616.277	568.654	0	239.537
201503	2015-09	7.466	1,918,292.737	0	1,376.871	56,633.660	26,801.590	970.512	0	568.654	0
201503	2015-10	7.456	1,859,394.296	0	3,593.444	56,735.088	27,334.372	705.295	0	0	568.654
201503	2015-11	7.439	1,798,177.398	0	2,856.603	56,652.901	33,688.179	0	450.266	0	568.654
201503	2015-12	7.423	1,737,723.663	140.000	5,465.865	57,260.131	18,978.629	1,125.141	0	0	0
201503	2016-01	7.393	1,673,075.865	140.000	2,810.329	56,399.136	43,338.718	1,260.981	663.004	0	0
201503	2016-02	7.381	1,613,261.099	0	4,094.822	56,678.759	38,579.509	1,717.627	865.384	663.004	0
201503	2016-03	7.356	1,550,268.125	0	6,124.212	206,641.134	21,543.514	618.579	1,283.862	865.384	663.004
201503	2016-04	6.571	1,336,142.238	310.000	2,237.733	58,246.795	53,556.429	212.691	832.871	1,283.862	865.384
201503	2016-05	6.547	1,272,077.101	0	3,074.147	59,769.626	22,095.239	349.776	0	955.340	1,316.493
201503	2016-06	6.527	1,206,360.925	0	6,069.887	59,491.077	26,505.066	958.677	349.776	0	1,406.450

Static Pool 静态池	Month Ending 报告期末	Beginning Number Of Loans 期初笔数	Beginning Balance 期初金额 (元)	Partial Prepayment 部分早偿金额 (元)	Full Prepayment 全部早偿金额 (元)	Scheduled Principal Collection 正常还款金额 (元)	Contracts Delinquent 1-30 Days 拖欠 1-30 天金额 (元)	Contracts Delinquent 31- 60 Days 拖欠 31-60 天金额 (元)	Contracts Delinquent 61- 90 Days 拖欠 61-90 天金额 (元)	Contracts Delinquent 91-120 Days 拖欠 91-120 天金额 (元)	Contracts Delinquent Over 120 Days 拖欠 120 天以上金额 (元)
201504	2015-04	0	0	0	0	0	0	0	0	0	0
201504	2015-05	8.199	2,387,639.630	0	2,061.619	60,722.134	34,611.305	202.200	0	0	0
201504	2015-06	8.188	2,324,594.887	40.000	579.689	61,332.790	22,461.131	374.400	0	0	0
201504	2015-07	8.184	2,261,660.016	0	2,942.487	61,948.447	9,408.396	186.108	374.400	0	0
201504	2015-08	8.169	2,196,127.726	50.000	2,750.405	61,992.953	12,289.016	841.556	186.108	374.400	0
201504	2015-09	8.155	2,131,111.713	0	2,780.747	61,829.614	24,643.044	380.969	0	186.108	374.400
201504	2015-10	8.141	2,066,102.316	0	3,341.725	62,097.034	21,856.805	808.940	239.111	0	560.508
201504	2015-11	8.126	1,999,937.359	0	2,609.935	61,999.705	30,067.987	1,274.680	808.940	239.111	186.108
201504	2015-12	8.111	1,934,335.512	0	5,445.013	62,544.192	14,595.925	601.703	707.399	596.859	425.219
201504	2016-01	8.082	1,865,438.272	0	3,197.330	61,641.901	39,374.885	1,977.944	0	707.399	1,022.079
201504	2016-02	8.063	1,800,108.060	50.000	2,349.791	61,488.616	46,184.863	1,056.246	404.807	0	1,490.366
201504	2016-03	8.044	1,734,530.401	0	8,103.246	62,687.822	13,315.011	638.652	838.091	622.962	893.507
201504	2016-04	7.991	1,660,145.621	0	7,242.564	232,715.125	52,292.400	314.585	517.356	0	590.915
201504	2016-05	7.103	1,418,920.901	0	7,099.588	64,085.848	17,120.649	1,482.705	0	59.325	404.807
201504	2016-06	7.036	1,340,497.678	0	2,511.842	63,778.509	23,924.288	614.732	1,084.939	0	59.325

Static Pool 静态池	Month Ending 报告期末	Beginning Number Of Loans 期初笔数	Beginning Balance 期初金额 (元)	Partial Prepayment 部分早偿金额 (元)	Full Prepayment 全部早偿金额 (元)	Scheduled Principal Collection 正常还款金额 (元)	Contracts Delinquent 1-30 Days 拖欠 1-30 天金额 (元)	Contracts Delinquent 31- 60 Days 拖欠 31-60 天金额 (元)	Contracts Delinquent 61- 90 Days 拖欠 61-90 天金额 (元)	Contracts Delinquent 91-120 Days 拖欠 91-120 天金额 (元)	Contracts Delinquent Over 120 Days 拖欠 120 天以上金额 (元)
201505	2015-05	0	0	0	0	7.079	0	0	0	0	0
201505	2015-06	8.386	2,390,537.653	0	1,774,025	60,948,224	10,275,674	0	0	0	0
201505	2015-07	8.375	2,326,175,292	0	2,438,454	61,341,406	4,412,070	0	0	0	0
201505	2015-08	8.368	2,262,110,723	0	2,228,629	61,291,041	12,003,442	0	0	0	0
201505	2015-09	8.355	2,198,463,382	0	2,197,138	61,480,167	11,236,316	490,971	0	0	0
201505	2015-10	8.343	2,134,460,202	0	1,596,935	61,644,935	11,281,007	673,238	490,971	0	0
201505	2015-11	8.333	2,070,914,182	70,000	3,775,757	61,568,069	18,999,502	1,096,447	296,670	490,971	0
201505	2015-12	8.317	2,005,108,925	0	3,147,235	62,058,768	6,893,424	2,440,132	0	296,670	490,971
201505	2016-01	8.298	1,939,303,291	0	4,251,604	61,629,902	22,350,297	1,079,539	686,946	0	787,640
201505	2016-02	8.277	1,872,768,770	0	2,456,731	61,390,234	34,201,582	152,691	0	516,989	578,782
201505	2016-03	8.263	1,807,851,868	0	6,042,746	62,311,691	10,305,393	1,093,538	0	0	1,095,771
201505	2016-04	8.226	1,737,573,674	200,000	4,739,138	61,657,689	28,862,372	1,214,475	277,878	0	1,095,771
201505	2016-05	8.190	1,669,503,391	50,000	6,655,584	240,875,089	15,210,671	1,504,728	763,210	277,878	1,095,771
201505	2016-06	7.300	1,420,937,261	0	4,055,877	64,751,329	12,901,621	515,845	807,043	628,269	1,373,649

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201506	2015-06	0	0	0	0	41,775	143,200	0	0	0	0
201506	2015-07	8.689	2,390,475,062	0	367,016	60,033,064	6,152,012	0	0	0	0
201506	2015-08	8.685	2,329,585,308	0	1,558,361	60,192,520	8,173,478	0	0	0	0
201506	2015-09	8.680	2,267,655,346	0	1,029,889	60,087,816	20,769,719	0	0	0	0
201506	2015-10	8.675	2,206,275,319	0	2,304,433	60,369,640	19,237,006	237,828	0	0	0
201506	2015-11	8.663	2,142,969,763	0	2,904,225	60,347,688	21,809,370	586,184	0	0	0
201506	2015-12	8.648	2,079,169,873	150,000	4,777,411	60,780,199	11,327,409	461,933	586,184	0	0
201506	2016-01	8.630	2,012,712,936	0	4,350,470	59,847,515	39,782,073	0	461,933	586,184	0
201506	2016-02	8.614	1,948,110,756	0	2,146,142	60,111,857	38,969,247	229,297	0	461,933	586,184
201506	2016-03	8.601	1,884,448,992	0	5,650,795	61,117,754	12,460,118	935,552	0	0	1,048,117
201506	2016-04	8.573	1,816,286,335	0	4,564,684	59,559,160	52,353,543	0	527,953	0	461,933
201506	2016-05	8.539	1,751,100,713	0	4,413,931	61,428,004	13,554,353	1,367,199	0	527,953	237,186
201506	2016-06	8.500	1,679,683,968	0	5,927,557	264,137,933	28,194,624	189,787	730,098	0	765,138

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201507	2015-07	0	0	0	100,130	0	0	0	0	0	0
201507	2015-08	9.879	2,614,196,183	0	447,925	65,667,766	19,177,236	0	0	0	0
201507	2015-09	9.875	2,547,819,468	0	3,405,793	65,833,855	23,232,604	231,000	0	0	0
201507	2015-10	9.861	2,478,077,063	0	1,035,470	65,632,066	35,278,473	567,968	231,000	0	0
201507	2015-11	9.856	2,410,797,337	0	3,130,390	65,699,116	39,470,623	264,190	295,770	231,000	0
201507	2015-12	9.838	2,340,935,723	0	3,113,673	66,275,943	25,589,161	228,158	0	295,770	231,000
201507	2016-01	9.820	2,270,347,814	0	2,983,562	65,432,950	56,569,562	1,329,559	0	0	526,770
201507	2016-02	9.801	2,201,133,368	0	2,867,867	65,737,831	51,419,480	626,982	842,971	0	295,770
201507	2016-03	9.785	2,130,448,837	130,000	3,757,083	66,675,260	27,365,062	573,706	485,786	842,971	0
201507	2016-04	9.769	2,057,873,968	70,000	5,335,950	65,423,519	66,416,930	0	808,715	243,437	842,971
201507	2016-05	9.734	1,986,043,163	0	3,473,085	67,006,673	22,922,704	0	227,627	573,706	1,086,407
201507	2016-06	9.706	1,913,212,953	0	4,880,638	66,681,038	34,093,941	287,990	220,064	0	651,427

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201508	2015-08	0	0	0	713.860	10.272	0	0	0	0	0
201508	2015-09	10.746	2.733.048.164	0	1.296.203	68.389.428	22.451.152	0	0	0	0
201508	2015-10	10.740	2.662.059.212	0	1.530.224	68.701.133	17.876.565	0	0	0	0
201508	2015-11	10.733	2.591.265.748	100.000	2.571.084	68.653.437	27.862.514	0	0	0	0
201508	2015-12	10.720	2.519.455.350	150.000	4.530.595	69.104.255	18.940.845	237.468	0	0	0
201508	2016-01	10.703	2.444.890.937	0	2.633.239	68.529.957	43.230.413	206.699	237.468	0	0
201508	2016-02	10.688	2.373.174.207	0	2.169.167	68.720.871	40.155.945	552.861	0	237.468	0
201508	2016-03	10.677	2.300.987.667	0	4.464.471	69.750.171	19.075.589	286.191	198.409	0	237.468
201508	2016-04	10.647	2.225.389.881	0	4.276.858	68.519.948	55.586.733	144.405	0	198.409	237.468
201508	2016-05	10.621	2.151.975.243	50.000	4.507.773	69.794.018	20.420.838	1.062.435	0	0	198.409
201508	2016-06	10.590	2.075.431.546	0	3.786.639	69.861.246	20.349.430	1.278.183	890.375	0	198.409

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201509	2015-09	0	0	0	0	40.709	0	0	0	0	0
201509	2015-10	12.365	3.055.027.853	0	1.143.296	77.016.255	33.858.818	0	0	0	0
201509	2015-11	12.360	2.976.820.822	0	1.067.392	77.431.902	29.633.121	0	0	0	0
201509	2015-12	12.354	2.897.326.495	50.000	4.648.345	78.107.917	10.845.980	275.112	0	0	0
201509	2016-01	12.330	2.813.707.201	0	5.660.809	77.281.188	44.503.035	473.844	275.112	0	0
201509	2016-02	12.308	2.730.329.929	0	3.131.179	77.486.547	39.473.528	1.005.164	235.626	275.112	0
201509	2016-03	12.289	2.648.352.050	0	3.935.056	78.557.009	13.255.853	0	998.063	235.209	275.112
201509	2016-04	12.267	2.564.543.231	0	4.278.727	77.194.553	57.976.299	263.835	0	998.063	235.209
201509	2016-05	12.243	2.482.301.308	0	5.656.554	78.589.066	20.713.979	186.913	723.394	0	465.325
201509	2016-06	12.209	2.396.039.592	50.000	5.079.270	78.421.944	28.844.761	614.436	186.770	723.394	231.117

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201510	2015-10	0	0	0	137.600	0	0	0	0	0	0
201510	2015-11	9.523	2.233.622.353	0	1.086.690	56.638.195	35.160.933	0	0	0	0
201510	2015-12	9.517	2.175.393.865	0	2.978.271	57.397.513	8.986.266	0	0	0	0
201510	2016-01	9.504	2.114.118.326	0	1.638.425	56.808.791	35.894.715	0	0	0	0
201510	2016-02	9.496	2.055.400.367	0	2.292.000	56.740.785	41.413.145	0	0	0	0
201510	2016-03	9.486	1.995.292.940	0	2.421.993	57.832.920	11.654.934	0	0	0	0
201510	2016-04	9.471	1.933.751.534	10.000	2.413.185	56.782.454	50.225.001	0	0	0	0
201510	2016-05	9.453	1.874.182.265	20.000	3.527.609	57.834.685	17.486.583	408.046	0	0	0
201510	2016-06	9.432	1.811.256.258	0	3.284.463	57.793.038	21.132.486	194.607	0	0	0

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201511	2015-11	0	0	0	560.900	16.997	0	0	0	0	0
201511	2015-12	11.103	2.783.508.324	0	1.567.663	72.739.894	10.482.402	0	0	0	0
201511	2016-01	11.097	2.709.148.913	0	1.754.316	72.361.785	29.629.701	0	0	0	0
201511	2016-02	11.089	2.634.688.872	0	1.631.057	72.609.572	29.193.154	0	0	0	0
201511	2016-03	11.080	2.559.572.786	120.000	3.146.149	73.267.936	13.060.172	0	0	0	0
201511	2016-04	11.065	2.482.129.729	80.000	3.570.212	72.408.826	42.987.053	320.873	0	0	0
201511	2016-05	11.046	2.405.632.909	0	5.000.794	73.602.860	12.259.966	0	147.192	0	0
201511	2016-06	11.019	2.325.561.051	0	3.442.783	73.337.922	21.158.735	85.678	0	147.192	0

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201512	2015-12	0	0	0	161.578	16.808	0	0	0	0	0
201512	2016-01	13.055	3,414,831.554	0	752.000	88,696.025	70,741.753	0	0	0	0
201512	2016-02	13.052	3,325,121.638	0	354.168	89,540.239	46,071.969	226.100	0	0	0
201512	2016-03	13.050	3,233,335.597	0	2,095.137	90,599.679	20,281.029	155.225	226.100	0	0
201512	2016-04	13.037	3,139,295.913	200.000	2,951.195	89,154.476	76,283.192	151.035	0	226.100	0
201512	2016-05	13.024	3,046,371.039	0	6,860.180	90,723.375	28,823.240	0	0	0	226.100
201512	2016-06	12.999	2,946,509.537	0	5,544.208	90,477.378	38,153.258	212.022	0	0	226.100

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201601	2016-01	0	0	0	0	0	0	0	0	0	0
201601	2016-02	15.152	4,024,170.973	0	2,227.585	106,018.489	45,116.446	0	0	0	0
201601	2016-03	15.138	3,914,921.694	0	3,485.636	107,518.567	3,532.546	0	0	0	0
201601	2016-04	15.123	3,802,603.414	0	3,341.291	106,880.902	33,428.874	0	0	0	0
201601	2016-05	15.108	3,692,269.813	0	4,191.742	107,744.726	13,670.432	0	0	0	0
201601	2016-06	15.089	3,579,312.197	0	5,239.992	108,032.913	12,383.331	151.687	0	0	0

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201602	2016-02	0	0	0	164.360	0	0	0	0	0	0
201602	2016-03	7.449	1,907,907.990	0	1,343.654	50,788.238	2,298.723	0	0	0	0
201602	2016-04	7.447	1,855,675.806	0	2,070.996	50,449.169	15,028.067	0	0	0	0
201602	2016-05	7.439	1,803,014.618	0	1,514.455	50,966.853	4,089.509	233.257	0	0	0
201602	2016-06	7.431	1,750,037.036	0	1,317.437	51,076.702	4,684.851	0	233.257	0	0

Static Pool 静态池	Month Ending 报告期末	Beginning Number Of Loans 期初笔数	Beginning Balance 期初金额 (元)	Partial Prepayment 部分早偿金额 (元)	Full Prepayment 全部早偿金额 (元)	Scheduled Principal Collection 正常还款金额 (元)	Contracts Delinquent 1-30 Days 拖欠 1-30 天金额 (元)	Contracts Delinquent 31- 60 Days 拖欠 31-60 天金额 (元)	Contracts Delinquent 61- 90 Days 拖欠 61-90 天金额 (元)	Contracts Delinquent 91-120 Days 拖欠 91-120 天金额 (元)	Contracts Delinquent Over 120 Days 拖欠 120 天以上金额 (元)
201603	2016-03	0	0	0	233.660	0	0	0	0	0	0
201603	2016-04	12.473	3,033,022.405	0	1,978.770	79,010.517	69,310.415	0	0	0	0
201603	2016-05	12.463	2,950,183.228	100.000	1,822.491	80,649.523	16,766.538	0	0	0	0
201603	2016-06	12.455	2,865,767.912	0	3,531.226	80,502.990	26,604.430	165.639	0	0	0

Static Pool 静态池	Month Ending 报告期末	Beginning Number Of Loans 期初笔数	Beginning Balance 期初金额 (元)	Partial Prepayment 部分早偿金额 (元)	Full Prepayment 全部早偿金额 (元)	Scheduled Principal Collection 正常还款金额 (元)	Contracts Delinquent 1-30 Days 拖欠 1-30 天金额 (元)	Contracts Delinquent 31- 60 Days 拖欠 31-60 天金额 (元)	Contracts Delinquent 61- 90 Days 拖欠 61-90 天金额 (元)	Contracts Delinquent 91-120 Days 拖欠 91-120 天金额 (元)	Contracts Delinquent Over 120 Days 拖欠 120 天以上金额 (元)
201604	2016-04	0	0	0	1,149.900	6.829	0	0	0	0	0
201604	2016-05	11.197	2,726,505.665	0	1,880.725	72,799.266	12,824.504	0	0	0	0
201604	2016-06	11.188	2,651,064.582	0	1,371.266	73,129.609	8,003.389	756.960	0	0	0

Static Pool 静态池	Month Ending 报告期末	Beginning Number Of Loans 期初笔数	Beginning Balance 期初金额 (元)	Partial Prepayment 部分早偿金额 (元)	Full Prepayment 全部早偿金额 (元)	Scheduled Principal Collection 正常还款金额 (元)	Contracts Delinquent 1-30 Days 拖欠 1-30 天金额 (元)	Contracts Delinquent 31- 60 Days 拖欠 31-60 天金额 (元)	Contracts Delinquent 61- 90 Days 拖欠 61-90 天金额 (元)	Contracts Delinquent 91-120 Days 拖欠 91-120 天金额 (元)	Contracts Delinquent Over 120 Days 拖欠 120 天以上金额 (元)
201605	2016-05	0	0	0	281.797	14.066	0	0	0	0	0
201605	2016-06	14.051	3,397,268.952	0	2,101.116	90,731.781	40,363.246	0	0	0	0

Static Pool 静态池	Month Ending 报告期末	Beginning Number Of Loans 期初笔数	Beginning Balance 期初金额 (元)	Partial Prepayment 部分早偿金额 (元)	Full Prepayment 全部早偿金额 (元)	Scheduled Principal Collection 正常还款金额 (元)	Contracts Delinquent 1-30 Days 拖欠 1-30 天金额 (元)	Contracts Delinquent 31- 60 Days 拖欠 31-60 天金额 (元)	Contracts Delinquent 61- 90 Days 拖欠 61-90 天金额 (元)	Contracts Delinquent 91-120 Days 拖欠 91-120 天金额 (元)	Contracts Delinquent Over 120 Days 拖欠 120 天以上金额 (元)
201606	2016-06	0	0	0	812.241	4.600	0	0	0	0	0

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