

<b>交易名称:</b>	<b>华驭第十五期汽车抵押贷款支持证券</b>
<b>发行人/受托机构:</b>	中国对外经济贸易信托有限公司
<b>发起机构/贷款服务机构:</b>	大众汽车金融（中国）有限公司
<b>报告机构:</b>	大众汽车金融（中国）有限公司
<b>联系方式:</b>	电话: 86 10 6589 7000 传真: \ 电子邮箱: ABSOperations.China@vwfsag.com
<b>主承销商:</b>	招商证券股份有限公司
<b>联席主承销商/财务顾问:</b>	汇丰银行(中国)有限公司
<b>联席主承销商:</b>	兴业银行股份有限公司
<b>联席主承销商:</b>	招商银行股份有限公司



页码	目录
1	封面
2	目录
3	报告详情
4	交易方概况
5	交易事件 I
6	交易事件 II
7	交易事件 III
8	证券信息 I
9	证券信息 II
10	信用增级
11	分配顺序
12	还款安排概要
13	现金流安排
14	贷款合同概要
15	逾期合同
16	违约合同
17	逾期合同和违约合同
18	违约合同和违约回收
19	累计总损失
20	提前还款情况
21	资金池数据 I
22	资金池数据 II
23	资金池数据 III
24	资金池数据 IV
25	资金池数据 V
26	资金池数据 VI
27	资金池数据 VII
28	资金池数据 VIII

## 报告详情

交易概览				
初始起算日	4/30/2024	报告日期	6/9/2026	
预计清仓回购日	1/26/2027	本期支付日	6/26/2026	
法定到期日	3/26/2031	报告期间	5/31/2026	
发行日	5/30/2024	收款期间	2026/05/01 至 2026/05/31	
报告期数	25	计息期间	2026/05/26 至 2026/06/26	
报告频率	月度	证券支付期间	2026/05/26 至 2026/06/26	
下一支付日	7/27/2026	计息天数	31	

初始起算日汽车类型	合同数量	合同数量占比	未偿折后本息余额	未偿折后本息余额占比
新车	92,465	94.74%	¥5,704,175,589.19	95.07%
二手车	5,134	5.26%	¥295,836,233.74	4.93%
<b>总计</b>	<b>97,599</b>	<b>100.00%</b>	<b>¥6,000,011,822.93</b>	<b>100.00%</b>

初始起算日贷款类型	合同数量	合同数量占比	未偿折后本息余额	未偿折后本息余额占比
标准贷款	81,883	83.90%	¥5,493,096,314.55	91.55%
弹性信贷	416	0.43%	¥55,822,429.17	0.93%
阶梯贷	15,300	15.68%	¥451,093,079.21	7.52%
<b>总计</b>	<b>97,599</b>	<b>100.00%</b>	<b>¥6,000,011,822.93</b>	<b>100.00%</b>

交易方概况

<b>主承销商:</b>	<b>招商证券股份有限公司</b> 注册地址: 深圳市福田区福田街道福华一路111号 法定代表人: 霍达 邮编: 100045 传真: \ 网址: www.cmschina.com 邮箱: zszr_driver@cmschina.com.cn	<b>联席主承销商/财务顾问:</b>	<b>汇丰银行(中国)有限公司</b> 注册地址: 中国(上海)自由贸易试验区世纪大道8号上海国金中心汇丰银行大楼21楼02-03室, 25楼01室, 26楼01室, 27楼01室, 28楼01室, 29楼, 30楼01室, 31楼01室, 32楼, 33楼, 35楼、36楼, 37楼, 38楼01室 法定代表人: 王云峰 邮编: 200120 传真: \ 网址: www.hsbc.com 邮箱: \
<b>联席主承销商:</b>	<b>兴业银行股份有限公司</b> 注册地址: 福建省福州市台江区江滨中大道398号兴业银行大厦 法定代表人: 吕家进 邮编: 350004 传真: \ 网址: www.cib.com.cn 邮箱: \	<b>联席主承销商:</b>	<b>招商银行股份有限公司</b> 注册地址: 深圳市福田区深南大道7088号招商银行大厦 法定代表人: 缪建民 邮编: 518000 传真: \ 网址: www.cmbchina.com 邮箱: \
<b>结算机构/付款代理机构:</b>	<b>中央国债登记结算有限责任公司</b> 注册地址: 北京市西城区金融大街10号楼 法定代表人: 王大庆 邮编: 100033 传真: \ 网址: www.chinabond.com.cn 邮箱: \	<b>信托公司/发行人:</b>	<b>中国对外经济贸易信托有限公司</b> 注册地址: 北京市西城区复兴门内大街28号凯晨世贸中心中座F6层 法定代表人: 李强 邮编: 100031 传真: \ 网址: www.fotic.com.cn 邮箱: fotic_abs@sinochem.com
<b>资金保管机构:</b>	<b>中国工商银行股份有限公司北京市分行</b> 注册地址: 中华人民共和国北京市西城区复兴门南大街2号B段 负责人: 黄力 邮编: 100031 传真: \ 网址: www.bj.icbc.com.cn 邮箱: \	<b>国内评级机构:</b>	<b>标普信用评级(中国)有限公司</b> 注册地址: 北京市朝阳区东三环中路5号楼40层06号单元 法定代表人: 郭振伟 邮编: 100020 传真: \ 网址: www.spgchinaratings.cn 邮箱: SPGlobalChinaRatingsSF@spgchinaratings.cn
<b>国内评级机构:</b>	<b>中债资信评估有限责任公司</b> 注册地址: 北京市西城区月坛南街1号院6号楼5层501 法定代表人: 王佳 邮编: 100045 传真: \ 网址: www.chinaratings.com.cn 邮箱: cs@chinaratings.com.cn	<b>贷款服务机构:</b>	<b>大众汽车金融(中国)有限公司</b> 注册地址: 北京市朝阳区望京阜荣街15号院3号楼 联系人: 资产证券化运营团队 联系电话: 86 10 6589 7000 传真: \ 邮箱: ABSOperations.China@vwfsag.com

**交易事件 I**

清仓回购条件		
现有折后本息余额总额比例	16.63%	
最低折后本息余额总额比例	10.00%	清仓回购条件预计于2027年1月满足

**清仓回购**

只要折后本息余额总额少于初始起算日折后本息余额总额的百分之十，在其后任何时候发起机构应有权选择进行清仓回购，但条件是证券下的所有付款义务将被解除。

**回购**

回购	合同数量	合同数量占比	未偿折后本息余额	未偿折后本息余额占比	回购价格
当前期间	0	0.00%	¥0.00	0.00%	¥0.00
以前期间	0	0.00%	¥0.00	0.00%	¥0.00
<b>总计</b>	<b>0</b>	<b>0.00%</b>	<b>¥0.00</b>	<b>0.00%</b>	<b>¥0.00</b>

**交易方替换事件**

交易方职能	替换日期	替换原因	被替换方	接替方

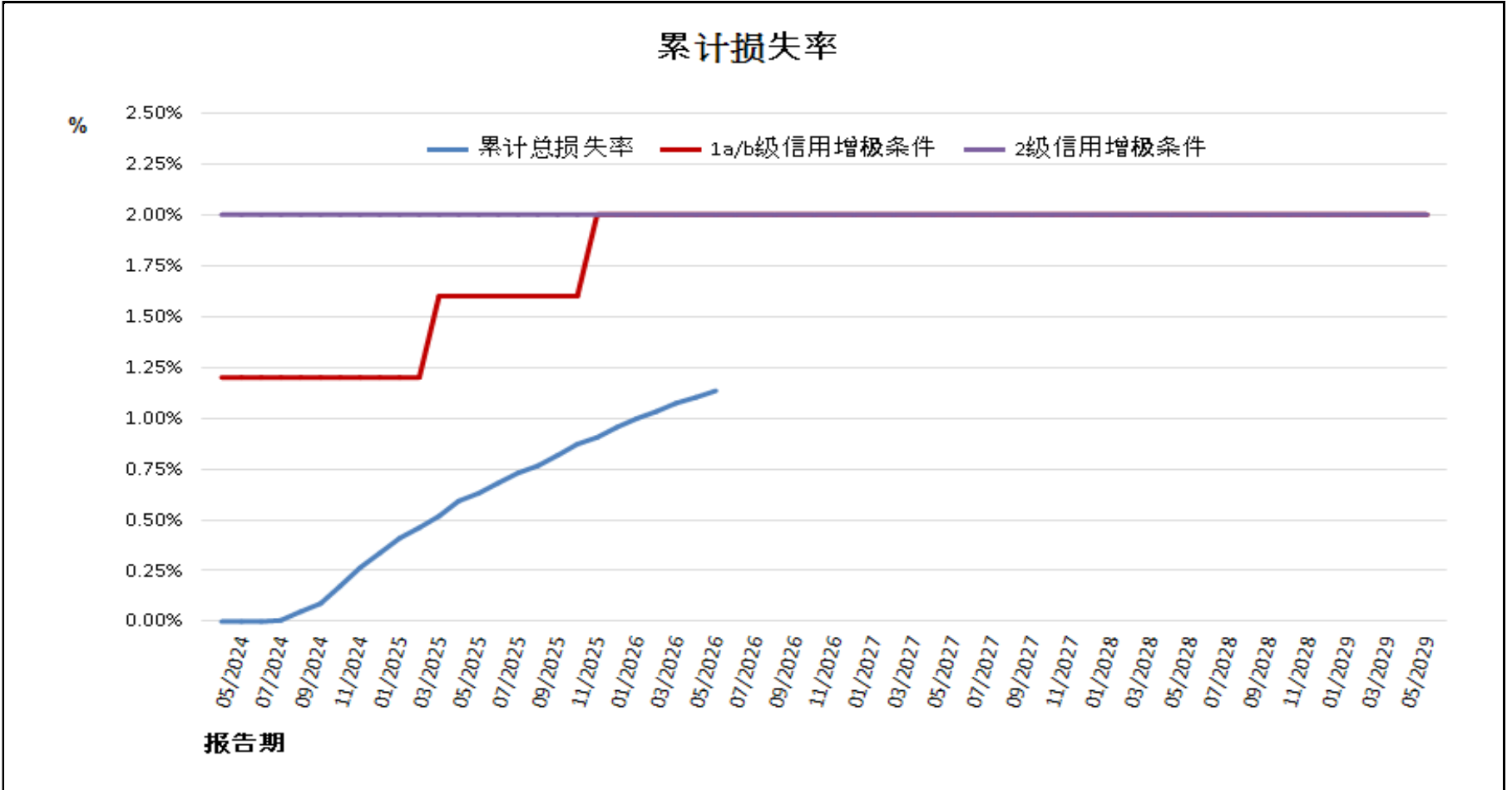
**交易事件 II**

**信用增级条件**

在2025年3月之前或在此期间的任一支付日, 累计损失率超过1.20%	否
自2025年4月开始, 但在2025年11月之前或在此期间的任一支付日, 累计损失率超过1.60%	否
在任一支付日, 累计损失率超过2.00%	否

累计总损失	合同数量	金额
当期总损失	32	¥1,933,264.67
累计总损失	1,023	¥68,061,869.03

累计总损失	¥68,061,869.03
初始起算日折后本息余额总额	¥6,000,011,822.93
累计损失率	1.1344%



**交易事件 III**

**资金保管机构: 中国工商银行股份有限公司北京市分行**

	中债资信评估有限责任公司	标普信用评级 (中国) 有限公司
	评级	评级
目前评级	N/A*	AAAspc
最低评级要求	AAori	AAAspc-

**评级要求:**

**符合**

\*中债资信未对外公布对应的评级, 但确认其符合最低评级要求

**贷款服务机构: 大众汽车金融 (中国) 有限公司**

**评级要求:**

**符合**

**证券信息 I**

发行日评级	A级证券
中债资信评估有限责任公司	AAA(sf)
标普信用评级 (中国) 有限公司	AAAspc(sf)

当前评级	A级证券
中债资信评估有限责任公司	AAA(sf)
标普信用评级 (中国) 有限公司	AAAspc(sf)

证券信息	A级证券
法定到期日	3/26/2031
预计清仓回购日	1/26/2027
每张证券面值	¥100.00

利息信息	A级证券
利率	2.10%
固定利率/浮动利率	固定利率

## 信用增级

初始起算日信用增级	比例 (%)	金额
次级证券	12.30%	¥738,000,000.00
超额担保	0.50%	¥30,011,822.93
现金储备	1.20%	¥72,000,000.00

现金储备账户	金额	比例 (%)
初始起算日初始余额	¥72,000,000.00	1.200%
目标余额 (最低)	¥60,000,000.00	1.000%
当期余额	¥60,000,000.00	1.000%
现金储备账户支出	¥0.00	-
现金储备账户收入	¥0.00	-
期末余额	¥60,000,000.00	1.000%

## 证券信息 II

报告期间	2026/05
支付日	6/26/2026
计息期间	2026/05/26 至 2026/06/26
计息天数	31
A级证券利率	2.10%
计息方式	实际天数/365

利息支付	A级证券
应付利息	¥1,486,523.01
当期支付利息	¥1,486,523.01

当期未付利息	A级证券
当期应付未付利息	¥0.00
累计应付未付利息	¥0.00

证券票面余额	A级证券
初始起算日证券票面余额	¥5,232,000,000.00
期初证券票面余额	¥833,457,600.00
当期支付	¥64,876,800.00
期末证券票面余额	¥768,580,800.00

每张证券支付金额	A级证券
利息	¥0.03
本金	¥1.24
证券数量	52,320,000
证券因子	0.1469000

超额担保比例	A级证券
初始起算日超额担保比例	13%
当前超额担保比例	23%
目标超额担保比例	23%

次级证券	
期初证券票面余额	¥251,681,170.46
当期支付	¥18,221,654.63
期末证券票面余额	¥233,459,515.83

**分配顺序**

可分配金额	当期发生	余额
回收款	¥86,771,840.84	¥86,771,840.84
账户余额(上一期间)	¥242,533.41	¥87,014,374.25
利息收入	¥0.00	¥87,014,374.25
清仓回购/回购款项	¥0.00	¥87,014,374.25

分配顺序	付款	余额
可分配金额	¥0.00	¥87,014,374.25
1) 税收*	-¥440,985.72	¥86,573,388.53
2) 贷款服务机构报酬	-¥901,747.91	¥85,671,640.62
3) 相关报酬及信托费用	-¥4,274.89	¥85,667,365.73
4) A级证券利息支付额	-¥1,486,523.01	¥84,180,842.72
5) 补足现金储备账户	¥0.00	¥84,180,842.72
6) A级证券本金偿付金额	-¥64,876,800.00	¥19,304,042.72
四舍五入余额(当期)	-¥353,478.05	¥18,950,564.67
7) 次级证券利息支付额	-¥728,910.04	¥18,221,654.63
8) 次级证券本金偿付金额	-¥18,221,654.63	¥0.00
9) 最终成功报酬(向发起机构支付)	¥0.00	¥0.00

现金储备账户盈余分配	付款	余额
可分配金额	¥0.00	¥0.00
支付次级证券利息	¥0.00	¥0.00
支付次级证券本金	¥0.00	¥0.00

\* 根据相关法规, 税款由发起机构和信托分别进行缴纳。

## 还款安排概要

证券级别	A级证券		次级证券		
	截至初始起算日: 1.13年	截至报告日: 0.47年	截至初始起算日: 1.79年	截至报告日: 0.47年	
加权平均期限	支付日	证券余额	预计证券余额	证券余额	预计证券余额
初始起算日		¥5,232,000,000.00	-	¥738,000,000.00	-
6/26/2024		¥4,920,172,800.00	-	¥736,149,455.12	-
7/26/2024		¥4,614,100,800.00	-	¥734,493,555.29	-
8/26/2024		¥4,304,889,600.00	-	¥732,941,174.78	-
9/26/2024		¥3,999,864,000.00	-	¥732,941,174.78	-
10/26/2024		¥3,697,454,400.00	-	¥732,941,174.78	-
11/26/2024		¥3,399,230,400.00	-	¥732,941,174.78	-
12/26/2024		¥3,119,318,400.00	-	¥732,941,174.78	-
1/26/2025		¥2,851,440,000.00	-	¥732,941,174.78	-
2/26/2025		¥2,626,987,200.00	-	¥732,941,174.78	-
3/26/2025		¥2,431,833,600.00	-	¥703,326,961.28	-
4/26/2025		¥2,261,270,400.00	-	¥654,692,740.94	-
5/26/2025		¥2,104,833,600.00	-	¥611,199,150.79	-
6/26/2025		¥1,956,768,000.00	-	¥569,765,762.60	-
7/26/2025		¥1,818,643,200.00	-	¥530,169,652.91	-
8/26/2025		¥1,687,320,000.00	-	¥492,722,155.64	-
9/26/2025		¥1,561,752,000.00	-	¥457,146,463.43	-
10/26/2025		¥1,446,648,000.00	-	¥423,899,046.99	-
11/26/2025		¥1,338,868,800.00	-	¥395,049,193.72	-
12/26/2025		¥1,236,844,800.00	-	¥366,121,935.12	-
1/26/2026		¥1,140,052,800.00	-	¥338,623,033.09	-
2/26/2026		¥1,053,201,600.00	-	¥313,715,354.62	-
3/26/2026		¥978,907,200.00	-	¥293,406,228.57	-
4/26/2026		¥903,043,200.00	-	¥271,279,516.23	-
5/26/2026		¥833,457,600.00	-	¥251,681,170.46	-
6/26/2026		¥768,580,800.00	-	¥233,459,515.83	-
7/26/2026		-	¥710,098,800.63	-	¥216,295,753.84
8/26/2026		-	¥658,887,680.78	-	¥201,244,721.68
9/26/2026		-	¥610,114,899.65	-	¥186,905,884.76
10/26/2026		-	¥564,038,640.23	-	¥173,304,554.16
11/26/2026		-	¥521,252,923.67	-	¥160,723,983.52
12/26/2026		-	¥480,960,899.47	-	¥148,829,775.47
1/26/2027		-	-	-	-
2/26/2027		-	-	-	-

## 现金流安排

月度期间	折后利息余额	折后本息余额	总额
逾期	¥181,249.15	¥5,133,537.85	¥5,314,787.00
06/2026	¥3,207,224.38	¥70,358,048.28	¥73,565,272.66
07/2026	¥2,979,880.06	¥66,507,947.86	¥69,487,827.92
08/2026	¥2,764,975.74	¥63,341,274.20	¥66,106,249.94
09/2026	¥2,560,303.31	¥59,839,297.94	¥62,399,601.25
10/2026	¥2,366,947.62	¥55,565,865.67	¥57,932,813.29
11/2026	¥2,187,400.86	¥52,327,304.16	¥54,514,705.02
12/2026	¥2,018,318.50	¥49,336,184.24	¥51,354,502.74
01/2027	¥1,858,900.67	¥44,473,754.28	¥46,332,654.95
02/2027	¥1,715,194.58	¥39,989,664.38	¥41,704,858.96
03/2027	¥1,585,978.31	¥37,778,832.43	¥39,364,810.74
04/2027	¥1,463,905.96	¥36,472,609.98	¥37,936,515.94
05/2027	¥1,346,053.53	¥35,556,290.81	¥36,902,344.34
06/2027	¥1,231,161.99	¥34,401,272.39	¥35,632,434.38
07/2027	¥1,120,003.39	¥32,835,393.92	¥33,955,397.31
08/2027	¥1,013,903.57	¥31,333,149.83	¥32,347,053.40
09/2027	¥912,657.91	¥29,341,103.75	¥30,253,761.66
10/2027	¥817,849.19	¥27,490,394.67	¥28,308,243.86
11/2027	¥729,021.99	¥26,066,432.20	¥26,795,454.19
12/2027	¥644,794.54	¥24,706,979.09	¥25,351,773.63
01/2028	¥564,959.91	¥22,358,086.50	¥22,923,046.41
02/2028	¥492,715.23	¥20,782,209.64	¥21,274,924.87
03/2028	¥425,563.07	¥19,344,387.35	¥19,769,950.42
04/2028	¥363,056.11	¥17,897,797.09	¥18,260,853.20
05/2028	¥305,224.03	¥16,487,139.32	¥16,792,363.35
06/2028	¥251,949.13	¥15,135,695.16	¥15,387,644.29
07/2028	¥203,042.42	¥13,611,754.39	¥13,814,796.81
08/2028	¥159,059.53	¥12,231,463.22	¥12,390,522.75
09/2028	¥119,536.64	¥10,486,877.32	¥10,606,413.96
10/2028	¥85,650.72	¥8,825,598.89	¥8,911,249.61
11/2028	¥57,133.21	¥7,259,153.19	¥7,316,286.40
12/2028	¥33,677.07	¥5,705,505.92	¥5,739,182.99
01/2029	¥15,240.98	¥3,387,345.06	¥3,402,586.04
02/2029	¥4,295.69	¥1,329,469.74	¥1,333,765.43
<b>总计</b>	<b>¥35,786,828.99</b>	<b>¥997,697,820.72</b>	<b>¥1,033,484,649.71</b>

贷款合同概要

回收款	
计划内还款	¥76,996,978.18
提前还款	¥8,892,031.29
罚息	¥7,725.69
费用收入	¥258,472.76
核销贷款回收款	¥606,632.92
总计	¥86,771,840.84

回收情况	回收款	合同数量	本金	利息	罚息	费用收入
计划内还款	¥71,703,676.33	24,721	¥65,875,400.06	¥5,745,267.33	¥1,526.83	¥81,482.11
当期到期合同还款	¥3,308,558.82	60,728	¥3,286,481.02	¥17,195.95	¥781.85	¥4,100.00
逾期回收	¥1,338,889.21	716	¥1,180,569.96	¥129,292.37	¥1,377.24	¥27,649.64
违约回收	¥34,977.68	54	¥30,497.22	¥4,031.25	¥249.21	¥200.00
核销回收	¥615,779.52	891	¥596,010.65	¥10,622.27	¥2,785.76	¥6,366.84
提前部分还款	¥53,830.68	1	¥52,179.57	¥151.11	¥0.00	¥1,500.00
提前全部还款	¥9,716,128.60	10,488	¥9,499,948.77	¥67,994.86	¥1,004.80	¥147,180.17
总计	¥86,771,840.84	97,599	¥80,521,087.25	¥5,974,555.14	¥7,725.69	¥268,472.76

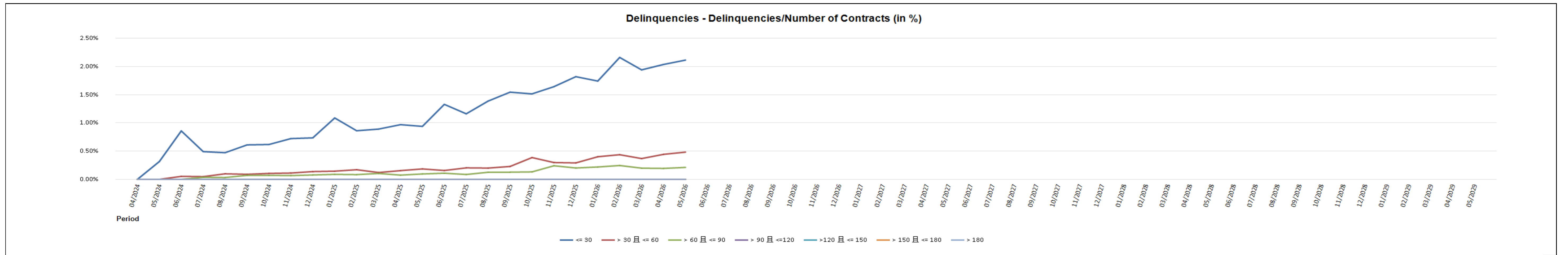
初始起算日贷款组合			贷款类型				客户类型				汽车类型					
合同状态	合同数量	未偿折后本息余额	标准贷款		弹性信贷		阶梯贷		公司		个人		新车		二手车	
			合同数量	未偿折后本息余额	合同数量	未偿折后本息余额	合同数量	未偿折后本息余额	合同数量	未偿折后本息余额	合同数量	未偿折后本息余额	合同数量	未偿折后本息余额	合同数量	未偿折后本息余额
正常	97,599	¥6,000,011,822.93	81,883	¥5,493,096,314.55	416	¥55,822,429.17	15,300	¥451,093,079.21	3,354	¥319,081,232.88	94,245	¥5,680,930,590.05	92,465	¥5,704,175,589.19	5,134	¥295,836,233.74
到期	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00
逾期	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00
违约	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00
核销	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00
提前部分还款	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00
提前全部还款	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00
总计	97,599	¥6,000,011,822.93	81,883	¥5,493,096,314.55	416	¥55,822,429.17	15,300	¥451,093,079.21	3,354	¥319,081,232.88	94,245	¥5,680,930,590.05	92,465	¥5,704,175,589.19	5,134	¥295,836,233.74

报告期间贷款组合			贷款类型				客户类型				汽车类型					
合同状态	合同数量	未偿折后本息余额	标准贷款		弹性信贷		阶梯贷		公司		个人		新车		二手车	
			合同数量	未偿折后本息余额	合同数量	未偿折后本息余额	合同数量	未偿折后本息余额	合同数量	未偿折后本息余额	合同数量	未偿折后本息余额	合同数量	未偿折后本息余额	合同数量	未偿折后本息余额
正常	24,721	¥959,633,356.98	24,416	¥937,825,757.38	295	¥21,519,966.89	10	¥187,632.91	702	¥42,902,436.66	24,019	¥916,730,920.32	23,697	¥945,930,373.71	1,024	¥13,702,983.27
到期	60,728	¥0.00	45,971	¥0.00	65	¥0.00	14,692	¥0.00	1,984	¥0.00	58,744	¥0.00	58,052	¥0.00	2,676	¥0.00
逾期	716	¥35,313,200.14	703	¥34,208,274.64	13	¥1,104,925.50	0	¥0.00	42	¥2,627,716.11	674	¥32,685,484.03	665	¥34,182,175.27	51	¥1,131,024.87
违约	54	¥2,714,977.77	53	¥2,661,652.66	1	¥53,425.11	0	¥0.00	6	¥210,253.37	48	¥2,504,724.40	44	¥2,579,494.77	10	¥135,463.00
核销	891	¥0.00	871	¥0.00	9	¥40.00	11	¥0.00	72	¥0.00	819	¥0.00	757	¥0.00	134	¥0.00
提前部分还款	1	¥36,285.83	1	¥36,285.83	0	¥0.00	0	¥0.00	1	¥0.00	1	¥36,285.83	1	¥36,285.83	0	¥0.00
提前全部还款	10,488	¥0.00	9,868	¥0.00	33	¥0.00	587	¥0.00	548	¥0.00	9,940	¥0.00	9,249	¥0.00	1,239	¥0.00
总计	97,599	¥997,697,620.72	81,883	¥974,831,876.51	416	¥22,678,317.39	15,300	¥187,632.91	3,354	¥45,740,406.14	94,245	¥951,957,414.58	92,465	¥982,728,329.58	5,134	¥14,969,491.14

贷款状态发展情况			本期贷款状态													
期初合同状态	合同数量	未偿折后本息余额	正常		到期		逾期		违约		核销		提前部分还款		提前全部还款	
			合同数量	未偿折后本息余额	合同数量	未偿折后本息余额	合同数量	未偿折后本息余额	合同数量	未偿折后本息余额	合同数量	未偿折后本息余额	合同数量	未偿折后本息余额	合同数量	未偿折后本息余额
正常	26,082	¥962,536,934.19	24,556	¥952,000,574.85	1,085	¥0.00	221	¥9,900,073.51	0	¥0.00	0	¥0.00	1	¥36,285.83	219	¥0.00
到期	59,627	¥0.00	0	¥0.00	59,627	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00
逾期	718	¥34,379,173.43	165	¥7,032,762.13	16	¥0.00	495	¥25,413,126.63	32	¥1,933,264.67	0	¥0.00	0	¥0.00	10	¥0.00
违约	54	¥781,713.10	0	¥0.00	0	¥0.00	0	¥0.00	22	¥781,713.10	29	¥0.00	0	¥0.00	3	¥0.00
核销	862	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	862	¥0.00	0	¥0.00	0	¥0.00
提前部分还款	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00
提前全部还款	10,256	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	10,256	¥0.00
总计	97,599	¥997,697,620.72	24,721	¥959,633,356.98	60,728	¥0.00	716	¥35,313,200.14	54	¥2,714,977.77	891	¥0.00	1	¥36,285.83	10,488	¥0.00

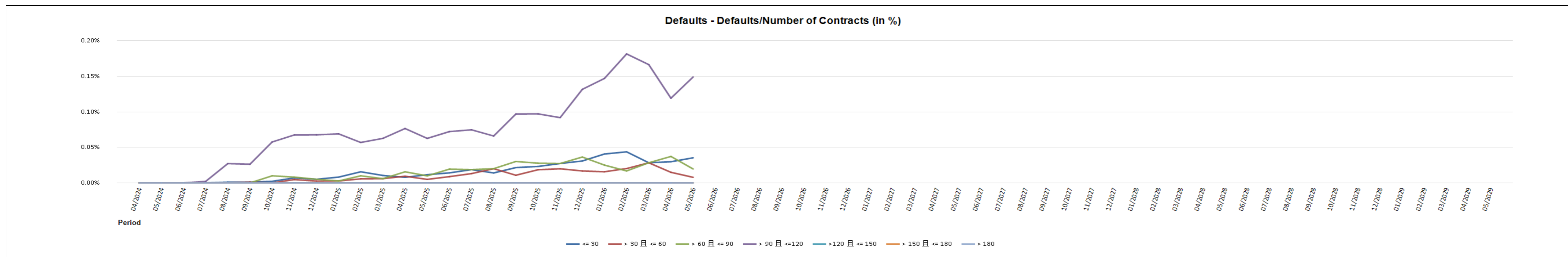
逾期合同

逾期天数	贷款组合				贷款类型						客户类型				汽车类型			
	合同数量	合同数量占比	未偿折后本息余额	未偿折后本息余额占比	标准贷款		弹性信贷		附赠贷		公司		个人		新车		二手车	
					合同数量	未偿折后本息余额	合同数量	未偿折后本息余额	合同数量	未偿折后本息余额	合同数量	未偿折后本息余额	合同数量	未偿折后本息余额	合同数量	未偿折后本息余额	合同数量	未偿折后本息余额
<= 30	539	2.11%	¥25,464,399.67	2.55%	527	¥24,423,688.52	12	¥1,040,711.15	0	¥0.00	35	¥1,674,138.66	504	¥23,790,261.01	508	¥24,810,648.99	31	¥653,750.68
> 30 且 <= 60	123	0.48%	¥6,697,803.85	0.67%	122	¥6,633,996.50	1	¥63,817.35	0	¥0.00	5	¥369,222.32	118	¥6,328,581.53	110	¥6,414,975.37	13	¥662,826.48
> 60 且 <= 90	54	0.21%	¥3,150,996.62	0.32%	54	¥3,150,996.62	0	¥0.00	0	¥0.00	2	¥584,355.13	52	¥2,566,641.49	47	¥2,566,150.91	7	¥194,445.71
> 90 且 <= 120	0	0.00%	¥0.00	0.00%	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00
> 120 且 <= 150	0	0.00%	¥0.00	0.00%	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00
> 150 且 <= 180	0	0.00%	¥0.00	0.00%	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00
> 180	0	0.00%	¥0.00	0.00%	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00
总计	716	2.81%	¥35,313,200.14	3.54%	703	¥34,208,274.64	13	¥1,104,525.90	0	¥0.00	42	¥2,627,716.11	674	¥32,685,484.03	665	¥34,182,175.27	51	¥1,131,024.87



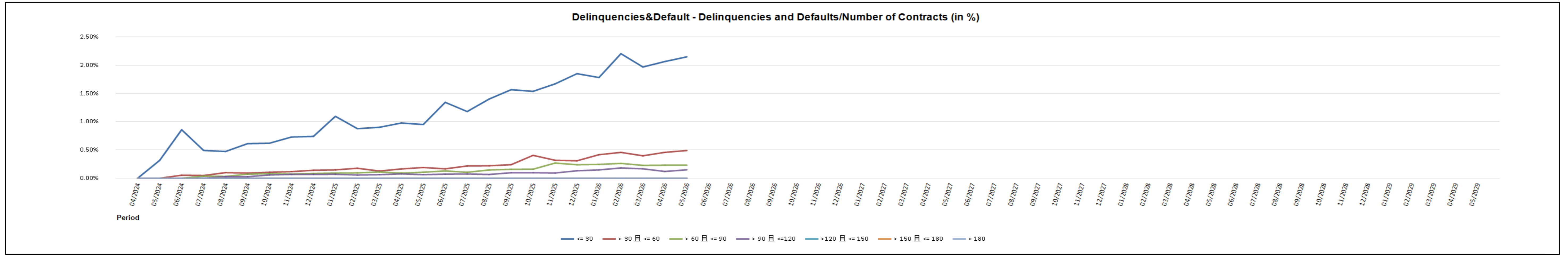
违约合同

逾期天数	贷款组合				贷款类型						客户类型				汽车类型			
	合同数量	合同数量占比	未偿折后本息余额	未偿折后本息余额占比	标准贷款		弹性信贷		附赠贷		公司		个人		新车		二手车	
					合同数量	未偿折后本息余额	合同数量	未偿折后本息余额	合同数量	未偿折后本息余额	合同数量	未偿折后本息余额	合同数量	未偿折后本息余额	合同数量	未偿折后本息余额	合同数量	未偿折后本息余额
<= 30	9	0.04%	¥309,430.83	0.03%	9	¥309,430.83	0	¥0.00	0	¥0.00	0	¥0.00	9	¥309,430.83	7	¥278,464.75	2	¥30,966.08
> 30 且 <= 60	2	0.01%	¥66,470.31	0.01%	2	¥66,470.31	0	¥0.00	0	¥0.00	0	¥0.00	2	¥66,470.31	1	¥61,244.80	1	¥5,225.51
> 60 且 <= 90	5	0.02%	¥134,482.07	0.01%	5	¥134,482.07	0	¥0.00	0	¥0.00	1	¥4,307.44	4	¥130,174.63	4	¥94,812.85	1	¥35,679.22
> 90 且 <= 120	38	0.15%	¥2,204,594.56	0.22%	37	¥2,151,169.45	1	¥53,425.11	0	¥0.00	5	¥205,945.93	33	¥1,998,648.63	32	¥2,144,982.37	6	¥59,612.19
> 120 且 <= 150	0	0.00%	¥0.00	0.00%	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00
> 150 且 <= 180	0	0.00%	¥0.00	0.00%	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00
> 180	0	0.00%	¥0.00	0.00%	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00
总计	54	0.21%	¥2,714,977.77	0.27%	53	¥2,661,552.66	1	¥53,425.11	0	¥0.00	6	¥210,253.37	48	¥2,504,724.40	44	¥2,579,494.77	10	¥135,483.00



逾期合同和违约合同

逾期天数	贷款组合				贷款类型						客户类型				汽车类型			
	合同数量	合同数量占比	未偿折后本息余额	未偿折后本息余额占比	标准贷款		弹性信贷		除牌贷		公司		个人		新车		二手车	
					合同数量	未偿折后本息余额	合同数量	未偿折后本息余额	合同数量	未偿折后本息余额	合同数量	未偿折后本息余额	合同数量	未偿折后本息余额	合同数量	未偿折后本息余额	合同数量	未偿折后本息余额
<= 30	548	2.15%	¥25,773,830.50	2.58%	536	¥24,733,119.35	12	¥1,040,711.15	0	¥0.00	35	¥1,674,138.66	513	¥24,099,691.84	515	¥25,089,113.74	33	¥684,716.76
> 30 且 <= 60	125	0.49%	¥6,764,274.16	0.68%	124	¥6,700,059.81	1	¥64,214.35	0	¥0.00	5	¥369,222.32	120	¥6,395,051.84	111	¥6,076,220.17	14	¥288,053.99
> 60 且 <= 90	59	0.23%	¥3,285,478.69	0.33%	59	¥3,285,478.69	0	¥0.00	0	¥0.00	3	¥588,662.57	56	¥2,696,816.12	51	¥3,051,353.76	8	¥234,124.93
> 90 且 <= 120	38	0.15%	¥2,204,594.56	0.22%	37	¥2,151,169.45	1	¥53,425.11	0	¥0.00	5	¥205,945.93	33	¥1,998,648.63	32	¥2,144,982.37	6	¥59,612.19
> 120 且 <= 150	0	0.00%	¥0.00	0.00%	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00
> 150 且 <= 180	0	0.00%	¥0.00	0.00%	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00
> 180	0	0.00%	¥0.00	0.00%	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00
总计	770	3.02%	¥38,028,177.91	3.81%	766	¥36,869,327.30	14	¥1,158,350.81	0	¥0.00	48	¥2,837,969.48	722	¥35,190,208.43	709	¥36,761,670.04	61	¥1,266,507.87



违约合同和违约回收

贷款类型	汽车类型	合同数量	违约月度期间最后一个公历日未偿余额	违约月度期间最后一个公历日未偿折后本息余额	违约回收金额	核销金额	报告期末未偿余额	报告期末未偿折后本息余额
标准贷款	新车	847	¥61,202,770.44	¥64,055,929.76	¥3,855,748.13	¥54,857,368.09	¥2,489,654.22	¥2,526,069.66
	二手车	154	¥5,391,693.27	¥5,834,921.87	¥733,824.85	¥4,527,692.53	¥130,175.89	¥135,483.00
	<b>小计</b>	<b>1,001</b>	<b>¥66,594,463.71</b>	<b>¥69,890,851.63</b>	<b>¥4,589,572.98</b>	<b>¥59,385,060.62</b>	<b>¥2,619,830.11</b>	<b>¥2,661,552.66</b>
弹性信贷	新车	4	¥453,580.80	¥497,803.89	¥8,963.63	¥391,921.32	¥52,695.85	¥53,425.11
	二手车	6	¥438,768.20	¥456,845.66	¥0.00	¥438,768.20	¥0.00	¥0.00
	<b>小计</b>	<b>10</b>	<b>¥892,349.00</b>	<b>¥954,649.55</b>	<b>¥8,963.63</b>	<b>¥830,689.52</b>	<b>¥52,695.85</b>	<b>¥53,425.11</b>
阶梯贷	新车	12	¥180,884.40	¥177,733.58	¥44,457.90	¥136,426.50	¥0.00	¥0.00
	二手车	0	¥0.00	¥0.00	¥0.00	¥0.00	¥0.00	¥0.00
	<b>小计</b>	<b>12</b>	<b>¥180,884.40</b>	<b>¥177,733.58</b>	<b>¥44,457.90</b>	<b>¥136,426.50</b>	<b>¥0.00</b>	<b>¥0.00</b>
	<b>总计</b>	<b>1,023</b>	<b>¥67,667,697.11</b>	<b>¥71,023,234.76</b>	<b>¥4,642,994.51</b>	<b>¥60,352,176.64</b>	<b>¥2,672,525.96</b>	<b>¥2,714,977.77</b>

## 累计总损失

月度期间违约			
贷款类型	汽车类型	合同数量	违约金额
标准贷款	新车	28	¥1,891,864.55
	二手车	4	¥41,400.12
<b>小计</b>		<b>32</b>	<b>¥1,933,264.67</b>
弹性信贷	新车	0	¥0.00
	二手车	0	¥0.00
<b>小计</b>		<b>0</b>	<b>¥0.00</b>
阶梯贷	新车	0	¥0.00
	二手车	0	¥0.00
<b>小计</b>		<b>0</b>	<b>¥0.00</b>
<b>总计</b>		<b>32</b>	<b>¥1,933,264.67</b>

累计总损失	¥68,061,869.03
初始起算日折后本息余额总额	¥6,000,011,822.93
累计损失率	1.1344%

月度期间	当前期间		累计	
	合同数量	总损失	合同数量	总损失
05/2024	0	¥0.00	0	¥0.00
06/2024	0	¥0.00	0	¥0.00
07/2024	2	¥390,962.90	2	¥390,962.90
08/2024	27	¥2,549,117.85	29	¥2,940,080.75
09/2024	26	¥2,364,227.83	55	¥5,304,308.58
10/2024	61	¥5,163,070.51	116	¥10,467,379.09
11/2024	63	¥5,410,857.45	179	¥15,878,236.54
12/2024	53	¥4,310,716.09	232	¥20,188,952.63
01/2025	62	¥4,386,398.07	294	¥24,575,350.70
02/2025	51	¥3,103,468.44	345	¥27,678,819.14
03/2025	40	¥3,425,248.47	385	¥31,104,067.61
04/2025	62	¥4,475,987.83	447	¥35,580,055.44
05/2025	35	¥2,245,995.87	482	¥37,826,051.31
06/2025	50	¥3,051,204.38	532	¥40,877,255.69
07/2025	47	¥2,955,537.40	579	¥43,832,793.09
08/2025	36	¥2,099,673.90	615	¥45,932,466.99
09/2025	50	¥3,097,656.88	665	¥49,030,123.87
10/2025	52	¥3,311,089.62	717	¥52,341,213.49
11/2025	38	¥1,987,123.32	755	¥54,328,336.81
12/2025	54	¥2,984,797.16	809	¥57,313,133.97
01/2026	47	¥2,550,618.38	856	¥59,863,752.35
02/2026	53	¥2,097,891.50	909	¥61,961,643.85
03/2026	49	¥2,463,471.46	958	¥64,425,115.31
04/2026	33	¥1,703,489.05	991	¥66,128,604.36
05/2026	32	¥1,933,264.67	1,023	¥68,061,869.03
<b>总计</b>	<b>1,023</b>	<b>¥68,061,869.03</b>	<b>1,023</b>	<b>¥68,061,869.03</b>

**提前还款情况**

报告期	提前还款金额	前期期末未偿折后本息余额	月度提前还款率	年化提前还款率
封包日	-	-	0.0000%	0.0000%
5/31/2024	¥30,478,400.65	¥6,000,011,822.93	0.5080%	5.9282%
6/30/2024	¥27,198,707.95	¥5,690,656,282.80	0.4780%	5.5871%
7/31/2024	¥30,084,914.11	¥5,387,511,686.73	0.5584%	6.4990%
8/31/2024	¥30,236,186.15	¥5,080,878,805.37	0.5951%	6.9120%
9/30/2024	¥29,681,843.91	¥4,777,272,384.04	0.6213%	7.2062%
10/31/2024	¥27,512,234.75	¥4,474,905,014.07	0.6148%	7.1333%
11/30/2024	¥24,777,925.92	¥4,176,213,167.60	0.5933%	6.8919%
12/31/2024	¥24,854,721.16	¥3,894,318,365.30	0.6382%	7.3956%
1/31/2025	¥18,990,094.73	¥3,623,598,635.29	0.5241%	6.1107%
2/28/2025	¥26,551,883.60	¥3,396,495,793.14	0.7817%	8.9879%
3/31/2025	¥29,314,311.95	¥3,157,937,116.56	0.9283%	10.5878%
4/30/2025	¥20,465,029.13	¥2,936,275,559.13	0.6970%	8.0504%
5/31/2025	¥18,261,909.29	¥2,733,510,941.99	0.6681%	7.7288%
6/30/2025	¥16,353,571.02	¥2,540,917,137.75	0.6436%	7.4557%
7/31/2025	¥17,174,633.03	¥2,361,237,761.20	0.7274%	8.3874%
8/31/2025	¥18,291,624.13	¥2,190,661,584.53	0.8350%	9.5722%
9/30/2025	¥14,965,129.02	¥2,027,977,195.41	0.7379%	8.5045%
10/31/2025	¥13,831,306.47	¥1,878,656,755.11	0.7362%	8.4857%
11/30/2025	¥15,316,764.37	¥1,738,166,735.76	0.8812%	10.0767%
12/31/2025	¥15,539,455.91	¥1,605,706,184.37	0.9678%	11.0146%
1/31/2026	¥12,936,185.74	¥1,480,022,448.04	0.8741%	9.9988%
2/28/2026	¥7,927,537.64	¥1,367,633,704.80	0.5797%	6.7383%
3/31/2026	¥14,016,147.03	¥1,271,112,051.49	1.1027%	12.4583%
4/30/2026	¥11,077,706.12	¥1,172,440,414.41	0.9448%	10.7671%
5/31/2026	¥9,552,128.34	¥1,082,097,489.08	0.8827%	10.0934%

资产

资产	担保类				抵押类				客户类				汽车类			
	笔数	余额	占比	占比	笔数	余额	占比	占比	笔数	余额	占比	占比	笔数	余额	占比	占比
合计	0	0.00%	0.00%	0.00%	0	0.00	0.00%	0.00%	0	0.00	0.00%	0.00%	0	0.00	0.00%	0.00%
<= 50,000	4,557	27.71%	413,126,651.68	13.38%	4,635	416,816,846.84	23.97%	11.2%	4,635	416,816,846.84	23.97%	11.2%	4,635	416,816,846.84	23.97%	11.2%
> 50,000 且 <= 100,000	30,515	41.33%	4,623,966,603.84	42.89%	10,341	4,616,133,242.32	26.41%	13.1%	10,341	4,616,133,242.32	26.41%	13.1%	10,341	4,616,133,242.32	26.41%	13.1%
> 100,000 且 <= 200,000	4,166	16.33%	419,413,424.41	19.3%	4,123	418,026,698.42	23.27%	11.1%	4,123	418,026,698.42	23.27%	11.1%	4,123	418,026,698.42	23.27%	11.1%
> 200,000 且 <= 500,000	1,407	3.72%	464,426,401.41	4.4%	1,444	463,812,267.72	26.2%	11.4%	1,444	463,812,267.72	26.2%	11.4%	1,444	463,812,267.72	26.2%	11.4%
> 500,000 且 <= 1,000,000	1,106	4.0%	416,426,424.41	4.0%	1,103	416,188,716.66	23.4%	11.0%	1,103	416,188,716.66	23.4%	11.0%	1,103	416,188,716.66	23.4%	11.0%
> 1,000,000 且 <= 2,000,000	179	2.27%	427,312,201.18	2.3%	179	427,312,201.18	23.6%	11.0%	179	427,312,201.18	23.6%	11.0%	179	427,312,201.18	23.6%	11.0%
> 2,000,000 且 <= 5,000,000	420	1.0%	421,077,244.42	2.1%	420	421,077,244.42	23.6%	11.0%	420	421,077,244.42	23.6%	11.0%	420	421,077,244.42	23.6%	11.0%
> 5,000,000 且 <= 10,000,000	139	0.0%	47,811,811.12	0.5%	139	47,811,811.12	23.6%	11.0%	139	47,811,811.12	23.6%	11.0%	139	47,811,811.12	23.6%	11.0%
> 10,000,000 且 <= 20,000,000	32	0.0%	41,421,141.12	0.5%	32	41,421,141.12	23.6%	11.0%	32	41,421,141.12	23.6%	11.0%	32	41,421,141.12	23.6%	11.0%
> 20,000,000 且 <= 300,000,000	21	0.0%	42,812,212.11	0.4%	21	42,812,212.11	23.6%	11.0%	21	42,812,212.11	23.6%	11.0%	21	42,812,212.11	23.6%	11.0%
> 300,000,000	44	0.2%	41,244,201.12	0.4%	44	41,244,201.12	23.6%	11.0%	44	41,244,201.12	23.6%	11.0%	44	41,244,201.12	23.6%	11.0%
合计	24,422	100.00%	4,987,877,423.72	100.00%	24,422	4,987,877,423.72	100.00%	100.00%	24,422	4,987,877,423.72	100.00%	100.00%	24,422	4,987,877,423.72	100.00%	100.00%

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## 单一借款人贷款合同分布

合同集中度	客户数量	客户数量占比	合同数量	合同数量占比	未偿折后本息余额	未偿折后本息余额占比
1	25,228	99.68%	25,228	98.96%	¥992,156,259.67	99.44%
2	35	0.14%	70	0.27%	¥1,559,646.43	0.16%
3	25	0.10%	75	0.29%	¥1,688,605.96	0.17%
4	8	0.03%	32	0.13%	¥1,122,408.18	0.11%
5	3	0.01%	15	0.06%	¥245,117.65	0.02%
6 - 10	10	0.04%	72	0.28%	¥925,782.83	0.09%
> 10	0	0.00%	0	0.00%	¥0.00	0.00%
<b>总计</b>	<b>25,309</b>	<b>100.00%</b>	<b>25,492</b>	<b>100.00%</b>	<b>¥997,697,820.72</b>	<b>100.00%</b>

## 前二十位借款人

编号	未偿折后本息余额	未偿折后本息余额占比	合同数量
1	¥906,477.53	0.09%	1
2	¥643,958.85	0.06%	1
3	¥462,403.04	0.05%	1
4	¥461,263.13	0.05%	1
5	¥450,985.00	0.05%	1
6	¥449,462.67	0.05%	1
7	¥419,715.56	0.04%	1
8	¥412,337.27	0.04%	1
9	¥404,047.38	0.04%	1
10	¥403,763.83	0.04%	1
11	¥400,086.12	0.04%	1
12	¥393,996.44	0.04%	4
13	¥387,861.70	0.04%	1
14	¥379,335.48	0.04%	3
15	¥368,917.08	0.04%	1
16	¥364,635.22	0.04%	1
17	¥363,177.78	0.04%	1
18	¥357,621.49	0.04%	1
19	¥355,797.92	0.04%	4
20	¥351,546.81	0.04%	1
<b>总计</b>	<b>¥8,737,390.30</b>	<b>0.88%</b>	<b>28</b>

未偿折后本息余额分布

未偿折后本息余额	贷款组合				贷款类型					客户类型				汽车类型				
	合同数量	合同数量占比	未偿折后本息余额	未偿折后本息余额占比	标准贷款		弹性信贷		阶梯贷	公司		个人		新车		二手车		
					合同数量	未偿折后本息余额	合同数量	未偿折后本息余额	合同数量	未偿折后本息余额	合同数量	未偿折后本息余额	合同数量	未偿折后本息余额	合同数量	未偿折后本息余额	合同数量	未偿折后本息余额
>= 0 且 <= 50,000	18,000	70.61%	¥407,115,818.38	40.81%	17,948	¥405,375,638.96	42	¥1,552,546.51	10	¥187,632.91	447	¥8,056,090.34	17,553	¥399,059,728.04	16,944	¥394,430,379.86	1,056	¥12,685,438.52
> 50,000 且 <= 100,000	6,315	24.77%	¥426,979,846.66	42.80%	6,081	¥409,728,026.57	234	¥17,251,620.09	0	¥0.00	160	¥11,466,388.63	6,155	¥415,513,258.03	6,292	¥425,418,454.51	23	¥1,561,192.15
> 100,000 且 <= 150,000	885	3.47%	¥103,830,717.17	10.41%	852	¥99,956,566.47	33	¥3,874,150.70	0	¥0.00	68	¥8,155,032.37	817	¥95,675,684.80	879	¥103,107,856.70	6	¥722,860.47
> 150,000 且 <= 200,000	207	0.81%	¥35,126,360.18	3.52%	207	¥35,126,360.18	0	¥0.00	0	¥0.00	40	¥6,897,042.92	167	¥28,229,317.26	207	¥35,126,360.18	0	¥0.00
> 200,000 且 <= 250,000	39	0.15%	¥8,469,886.25	0.85%	39	¥8,469,886.25	0	¥0.00	0	¥0.00	12	¥2,629,614.78	27	¥5,840,271.47	39	¥8,469,886.25	0	¥0.00
> 250,000 且 <= 300,000	15	0.06%	¥4,034,880.06	0.40%	15	¥4,034,880.06	0	¥0.00	0	¥0.00	6	¥1,602,471.13	9	¥2,432,408.93	15	¥4,034,880.06	0	¥0.00
> 300,000 且 <= 350,000	13	0.05%	¥4,181,674.06	0.42%	13	¥4,181,674.06	0	¥0.00	0	¥0.00	7	¥2,264,730.67	6	¥1,916,943.39	13	¥4,181,674.06	0	¥0.00
> 350,000 且 <= 400,000	7	0.03%	¥2,544,337.58	0.26%	7	¥2,544,337.58	0	¥0.00	0	¥0.00	2	¥722,256.71	5	¥1,822,080.87	7	¥2,544,337.58	0	¥0.00
> 400,000 且 <= 450,000	6	0.02%	¥2,489,412.83	0.25%	6	¥2,489,412.83	0	¥0.00	0	¥0.00	4	¥1,665,649.89	2	¥823,762.94	6	¥2,489,412.83	0	¥0.00
> 450,000 且 <= 500,000	3	0.01%	¥1,374,651.17	0.14%	3	¥1,374,651.17	0	¥0.00	0	¥0.00	3	¥1,374,651.17	0	¥0.00	3	¥1,374,651.17	0	¥0.00
> 500,000	2	0.01%	¥1,550,436.38	0.16%	2	¥1,550,436.38	0	¥0.00	0	¥0.00	1	¥906,477.53	1	¥643,958.85	2	¥1,550,436.38	0	¥0.00
总计	25,492	100.00%	¥997,697,820.72	100.00%	25,173	¥974,831,870.51	309	¥22,678,317.30	10	¥187,632.91	750	¥45,740,406.14	24,742	¥951,957,414.58	24,407	¥982,728,329.58	1,085	¥14,969,491.14

未偿折后本息余额数据

最小未偿折后本息余额	¥729.34
最大未偿折后本息余额	¥906,477.53
加权平均未偿折后本息余额	¥69,387.85

初始本金余额分布

初始本金余额	贷款组合				贷款类型					客户类型				汽车类型				
	合同数量	合同数量占比	未偿折后本息余额	未偿折后本息余额占比	标准贷款		弹性信贷		阶梯贷	公司		个人		新车		二手车		
					合同数量	未偿折后本息余额	合同数量	未偿折后本息余额	合同数量	未偿折后本息余额	合同数量	未偿折后本息余额	合同数量	未偿折后本息余额	合同数量	未偿折后本息余额	合同数量	未偿折后本息余额
>= 0 且 <= 50K	767	3.01%	¥6,095,842.03	0.61%	758	¥5,937,092.11	7	¥132,840.50	2	¥25,909.42	64	¥336,005.02	703	¥5,759,837.01	357	¥3,343,548.39	410	¥2,752,293.64
> 50K 且 <= 100K	10,393	40.77%	¥243,454,842.79	24.40%	10,263	¥236,608,371.18	124	¥6,725,649.89	6	¥120,821.72	187	¥3,112,786.26	10,206	¥240,342,056.53	9,940	¥237,462,789.35	453	¥5,992,053.44
> 100K 且 <= 150K	8,253	32.37%	¥340,020,751.23	34.08%	8,124	¥329,019,567.63	128	¥10,365,972.35	1	¥35,211.25	99	¥3,906,209.90	8,154	¥336,114,541.33	8,116	¥337,264,363.54	137	¥2,756,387.69
> 150K 且 <= 200K	3,824	15.00%	¥208,545,337.75	20.90%	3,780	¥204,035,932.07	43	¥4,501,715.16	1	¥5,690.52	102	¥5,372,154.02	3,722	¥203,171,183.73	3,764	¥206,439,159.89	60	¥2,104,177.86
> 200K 且 <= 250K	1,054	4.13%	¥73,484,993.19	7.37%	1,048	¥72,679,254.17	6	¥805,739.02	0	¥0.00	65	¥3,975,662.16	989	¥69,509,331.03	1,044	¥73,027,263.80	10	¥457,709.39
> 250K 且 <= 300K	669	2.62%	¥59,182,995.88	5.93%	668	¥59,036,595.51	1	¥146,400.38	0	¥0.00	96	¥8,359,041.29	573	¥50,823,954.80	666	¥58,993,914.21	3	¥189,081.68
> 300K 且 <= 350K	215	0.84%	¥21,444,811.24	2.15%	215	¥21,444,811.24	0	¥0.00	0	¥0.00	31	¥2,777,452.78	184	¥18,667,358.46	214	¥21,338,721.30	1	¥106,089.94
> 350K 且 <= 400K	111	0.44%	¥12,617,436.51	1.26%	111	¥12,617,436.51	0	¥0.00	0	¥0.00	22	¥2,798,052.86	89	¥9,819,383.65	106	¥12,376,296.01	5	¥241,140.50
> 400K 且 <= 450K	36	0.14%	¥3,520,513.93	0.35%	36	¥3,520,513.93	0	¥0.00	0	¥0.00	7	¥925,434.10	29	¥2,595,079.83	33	¥3,371,411.18	3	¥149,102.75
> 450K 且 <= 500K	51	0.20%	¥6,058,041.47	0.61%	51	¥6,058,041.47	0	¥0.00	0	¥0.00	23	¥3,285,263.96	28	¥2,772,777.51	48	¥6,836,587.22	3	¥221,454.25
> 500K	119	0.47%	¥23,274,254.69	2.33%	119	¥23,274,254.69	0	¥0.00	0	¥0.00	54	¥10,892,343.79	65	¥12,381,910.90	119	¥23,274,254.69	0	¥0.00
总计	25,492	100.00%	¥997,697,820.72	100.00%	25,173	¥974,831,870.51	309	¥22,678,317.30	10	¥187,632.91	750	¥45,740,406.14	24,742	¥951,957,414.58	24,407	¥982,728,329.58	1,085	¥14,969,491.14

初始本金余额数据

最小初始本金余额	¥20,000.00
最大初始本金余额	¥2,429,000.00
加权平均初始本金余额	¥170,907.50

贷款利率分布

贷款利率	贷款组合				贷款类型					客户类型				汽车类型				
	合同数量	合同数量占比	未催折后本息余额	未催折后本息余额占比	标准贷款		弹性信贷		阶梯贷	公司		个人		新车		二手车		
					合同数量	未催折后本息余额	合同数量	未催折后本息余额	合同数量	未催折后本息余额	合同数量	未催折后本息余额	合同数量	未催折后本息余额	合同数量	未催折后本息余额	合同数量	未催折后本息余额
0.00%	1,764	6.92%	¥55,039,197.34	5.52%	1,756	¥54,913,248.08	0	¥0.00	8	¥125,949.26	28	¥542,740.42	1,736	¥54,496,456.92	1,763	¥55,032,319.74	1	¥6,877.60
> 0.00% 且 <= 5.00%	2,551	10.01%	¥46,924,130.09	4.70%	2,551	¥46,924,130.09	0	¥0.00	0	¥0.00	19	¥714,676.53	2,532	¥46,209,453.56	2,536	¥46,838,805.78	15	¥85,324.31
> 5.00% 且 <= 6.00%	3,260	12.79%	¥83,177,919.10	8.34%	3,256	¥82,982,864.61	2	¥133,370.84	2	¥61,683.65	70	¥1,090,964.75	3,190	¥82,086,954.35	3,260	¥83,177,919.10	0	¥0.00
> 6.00% 且 <= 7.00%	9,038	35.45%	¥397,848,800.44	39.88%	9,034	¥397,498,650.25	4	¥350,150.19	0	¥0.00	166	¥9,034,071.19	8,872	¥388,814,729.25	8,922	¥395,980,632.51	116	¥1,868,167.93
> 7.00% 且 <= 8.00%	3,554	13.94%	¥203,762,889.38	20.42%	3,513	¥200,905,955.45	41	¥2,856,933.93	0	¥0.00	218	¥22,004,777.13	3,336	¥181,758,112.25	3,540	¥203,563,007.69	14	¥199,881.69
> 8.00% 且 <= 9.00%	1,992	7.81%	¥72,062,702.08	7.22%	1,883	¥63,385,042.81	109	¥8,677,659.27	0	¥0.00	85	¥4,023,260.40	1,907	¥68,039,441.68	1,983	¥71,968,108.18	9	¥74,593.90
> 9.00% 且 <= 10.00%	1,001	3.93%	¥57,217,885.56	5.73%	886	¥48,608,138.28	115	¥8,609,747.28	0	¥0.00	32	¥4,079,088.38	969	¥53,138,797.18	981	¥56,862,011.07	20	¥355,874.49
> 10.00% 且 <= 11.00%	1,193	4.68%	¥53,430,938.92	5.36%	1,191	¥53,189,102.03	2	¥241,836.89	0	¥0.00	100	¥3,270,656.24	1,093	¥50,160,282.68	1,186	¥53,346,404.19	7	¥84,534.73
> 11.00% 且 <= 12.00%	209	0.82%	¥14,551,873.98	1.46%	209	¥14,551,873.98	0	¥0.00	0	¥0.00	10	¥259,699.17	199	¥14,292,174.81	193	¥14,302,705.16	16	¥249,168.82
> 12.00% 且 <= 13.00%	3	0.01%	¥56,451.92	0.01%	3	¥56,451.92	0	¥0.00	0	¥0.00	0	¥0.00	3	¥56,451.92	0	¥0.00	3	¥56,451.92
> 13.00% 且 <= 14.00%	44	0.17%	¥1,656,484.30	0.17%	44	¥1,656,484.30	0	¥0.00	0	¥0.00	19	¥684,565.90	25	¥971,918.40	43	¥1,636,416.16	1	¥20,088.14
> 14.00% 且 <= 15.00%	21	0.08%	¥365,029.04	0.04%	21	¥365,029.04	0	¥0.00	0	¥0.00	3	¥35,906.03	18	¥329,123.01	0	¥0.00	21	¥365,029.04
> 15.00% 且 <= 16.00%	858	3.37%	¥11,496,492.85	1.15%	822	¥9,687,873.95	36	¥1,808,618.90	0	¥0.00	0	¥0.00	858	¥11,496,492.85	0	¥0.00	858	¥11,496,492.85
> 16.00%	4	0.02%	¥107,025.72	0.01%	4	¥107,025.72	0	¥0.00	0	¥0.00	0	¥0.00	4	¥107,025.72	0	¥0.00	4	¥107,025.72
总计	25,492	100.00%	¥997,697,820.72	100.00%	25,173	¥974,831,870.51	309	¥22,878,317.30	10	¥187,632.91	750	¥45,740,406.14	24,742	¥951,957,414.58	24,407	¥982,728,329.58	1,085	¥14,969,491.14

贷款利率数据	
最低贷款利率	0.00%
最高贷款利率	17.98%
加权平均贷款利率	6.94%

合同期限分布

合同期限 (月)	贷款组合				贷款类型				客户类型				汽车类型					
	合同数量	合同数量占比	未催折后本息余额	未催折后本息余额占比	标准贷款		弹性信贷		阶梯贷		公司		个人		新车		二手车	
					合同数量	未催折后本息余额	合同数量	未催折后本息余额	合同数量	未催折后本息余额	合同数量	未催折后本息余额	合同数量	未催折后本息余额	合同数量	未催折后本息余额	合同数量	未催折后本息余额
<= 12	0	0.00%	¥0.00	0.00%	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00
> 12 且 <= 24	0	0.00%	¥0.00	0.00%	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00
> 24 且 <= 36	7,362	28.88%	¥100,075,455.92	10.03%	7,322	¥98,128,322.72	37	¥1,879,759.03	3	¥67,374.17	294	¥4,546,659.68	7,068	¥95,528,796.24	6,277	¥85,105,964.78	1,085	¥14,969,491.14
> 36 且 <= 48	2,027	7.95%	¥66,538,148.43	5.67%	2,027	¥66,538,148.43	0	¥0.00	0	¥0.00	21	¥846,292.76	2,006	¥55,691,855.67	2,027	¥56,538,148.43	0	¥0.00
> 48 且 <= 60	16,103	63.17%	¥841,084,216.37	84.30%	15,824	¥820,165,399.36	272	¥20,798,558.27	7	¥120,258.74	435	¥40,347,453.70	15,668	¥800,736,762.67	16,103	¥841,084,216.37	0	¥0.00
总计	25,492	100.00%	¥997,697,820.72	100.00%	25,173	¥974,831,870.51	309	¥22,678,317.30	10	¥187,632.91	750	¥45,740,406.14	24,742	¥951,957,414.58	24,407	¥982,728,329.58	1,085	¥14,969,491.14

合同期限数据	
最长合同期限 (月)	36
最短合同期限 (月)	60
加权平均合同期限 (月)	57

剩余期限分布

剩余期限 (月)	贷款组合				贷款类型				客户类型				汽车类型					
	合同数量	合同数量占比	未催折后本息余额	未催折后本息余额占比	标准贷款		弹性信贷		阶梯贷		公司		个人		新车		二手车	
					合同数量	未催折后本息余额	合同数量	未催折后本息余额	合同数量	未催折后本息余额	合同数量	未催折后本息余额	合同数量	未催折后本息余额	合同数量	未催折后本息余额	合同数量	未催折后本息余额
<= 12	12,519	49.11%	¥208,832,843.39	20.93%	12,478	¥206,868,987.27	37	¥1,879,759.03	4	¥84,097.09	452	¥10,592,422.76	12,067	¥198,240,420.63	11,434	¥193,863,352.25	1,085	¥14,969,491.14
> 12 且 <= 24	7,088	27.80%	¥359,104,145.08	35.99%	7,082	¥359,000,609.26	0	¥0.00	6	¥103,535.82	170	¥17,014,767.95	6,918	¥342,089,377.13	7,088	¥359,104,145.08	0	¥0.00
> 24 且 <= 36	5,883	23.08%	¥429,624,865.05	43.06%	5,612	¥408,879,731.89	271	¥20,745,133.16	0	¥0.00	128	¥18,133,215.43	5,755	¥411,491,649.62	5,883	¥429,624,865.05	0	¥0.00
> 36 且 <= 48	2	0.01%	¥135,967.20	0.01%	1	¥82,542.09	1	¥53,425.11	0	¥0.00	0	¥0.00	2	¥135,967.20	2	¥135,967.20	0	¥0.00
> 48 且 <= 60	0	0.00%	¥0.00	0.00%	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00
总计	25,492	100.00%	¥997,697,820.72	100.00%	25,173	¥974,831,870.51	309	¥22,678,317.30	10	¥187,632.91	750	¥45,740,406.14	24,742	¥951,957,414.58	24,407	¥982,728,329.58	1,085	¥14,969,491.14

剩余期限数据	
最长剩余期限 (月)	1
最短剩余期限 (月)	37
加权平均剩余期限 (月)	21

账龄分布

账龄 (月)	贷款组合				贷款类型				客户类型				汽车类型					
	合同数量	合同数量占比	未催折后本息余额	未催折后本息余额占比	标准贷款		弹性信贷		阶梯贷		公司		个人		新车		二手车	
					合同数量	未催折后本息余额	合同数量	未催折后本息余额	合同数量	未催折后本息余额	合同数量	未催折后本息余额	合同数量	未催折后本息余额	合同数量	未催折后本息余额	合同数量	未催折后本息余额
<= 12	0	0.00%	¥0.00	0.00%	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00	0	¥0.00
> 12 且 <= 24	11	0.04%	¥923,007.20	0.09%	10	¥869,582.09	1	¥53,425.11	0	¥0.00	1	¥123,092.00	10	¥799,915.20	10	¥852,793.78	1	¥70,213.42
> 24 且 <= 36	14,662	57.52%	¥598,460,354.68	59.98%	14,350	¥575,749,506.11	308	¥22,624,892.19	4	¥85,956.38	452	¥24,635,424.38	14,210	¥573,824,930.30	13,578	¥583,561,076.96	1,084	¥14,899,277.72
> 36 且 <= 48	7,231	28.37%	¥324,495,108.44	32.52%	7,225	¥324,393,431.91	0	¥0.00	6	¥101,676.53	155	¥15,364,526.08	7,076	¥308,130,582.36	7,231	¥324,495,108.44	0	¥0.00
> 48 且 <= 60	3,588	14.08%	¥73,819,350.40	7.40%	3,588	¥73,819,350.40	0	¥0.00	0	¥0.00	142	¥5,617,363.68	3,446	¥68,201,986.72	3,588	¥73,819,350.40	0	¥0.00
总计	25,492	100.00%	¥997,697,820.72	100.00%	25,173	¥974,831,870.51	309	¥22,678,317.30	10	¥187,632.91	750	¥45,740,406.14	24,742	¥951,957,414.58	24,407	¥982,728,329.58	1,085	¥14,969,491.14

账龄数据	
最长账龄 (月)	23
最短账龄 (月)	59
加权平均账龄 (月)	36

贷款类型

贷款类型	贷款组合				客户类型				汽车类型			
	合同数量	合同数量占比	未偿折后本息余额	未偿折后本息余	公司		个人		新车		二手车	
					合同数量	未偿折后本息余额	合同数量	未偿折后本息余额	合同数量	未偿折后本息余额	合同数量	未偿折后本息余额
标准贷款	25,173	98.75%	¥974,831,870.51	97.71%	748	¥45,573,203.45	24,425	¥929,258,667.06	24,124	¥961,670,998.27	1,049	¥13,160,872.24
弹性信贷	309	1.21%	¥22,678,317.30	2.27%	2	¥167,202.69	307	¥22,511,114.61	273	¥20,869,698.40	36	¥1,808,618.90
阶梯贷	10	0.04%	¥187,632.91	0.02%	0	¥0.00	10	¥187,632.91	10	¥187,632.91	0	¥0.00
总计	25,492	100.00%	¥997,697,820.72	100.00%	750	¥45,740,406.14	24,742	¥951,957,414.58	24,407	¥982,728,329.58	1,085	¥14,969,491.14

汽车类型

汽车类型	贷款组合				客户类型			
	合同数量	合同数量占比	未偿折后本息余额	未偿折后本息余	公司		个人	
					合同数量	未偿折后本息余额	合同数量	未偿折后本息余额
新车	24,407	95.74%	¥982,728,329.58	98.50%	741	¥45,564,507.16	23,666	¥937,163,822.42
二手车	1,085	4.26%	¥14,969,491.14	1.50%	9	¥175,898.98	1,076	¥14,793,592.16
总计	25,492	100.00%	¥997,697,820.72	100.00%	750	¥45,740,406.14	24,742	¥951,957,414.58

客户类型

客户类型	贷款组合			
	合同数量	合同数量占比	未偿折后本息余额	未偿折后本息余额占比
公司	750	2.94%	¥45,740,406.14	4.58%
个人	24,742	97.06%	¥951,957,414.58	95.42%
总计	25,492	100.00%	¥997,697,820.72	100.00%

汽车品牌与型号分布

品牌	型号	贷款组合				贷款类型				客户类型				汽车类型					
		合同数量	合同数量占比	未偿折后本息余额	未偿折后本息余额占比	标准贷款		弹性信贷		公司		个人		新车		二手车			
						合同数量	未偿折后本息余额	合同数量	未偿折后本息余额	合同数量	未偿折后本息余额	合同数量	未偿折后本息余额	合同数量	未偿折后本息余额	合同数量	未偿折后本息余额	合同数量	未偿折后本息余额
奥迪	A4 Avant	2	0.01%	¥123,668.20	0.01%	2	¥123,668.20	0	¥0.00	0	¥0.00	2	¥123,668.20	2	¥123,668.20	0	¥0.00		
	A6 Allroad	5	0.02%	¥418,313.98	0.04%	5	¥418,313.98	0	¥0.00	1	¥141,368.86	4	¥276,945.12	5	¥418,313.98	0	¥0.00		
	A6 Avant	6	0.02%	¥471,415.68	0.05%	6	¥471,415.68	0	¥0.00	0	¥0.00	6	¥471,415.68	6	¥471,415.68	0	¥0.00		
	A7L	42	0.16%	¥4,223,811.34	0.42%	42	¥4,223,811.34	0	¥0.00	0	¥0.00	42	¥4,223,811.34	42	¥4,223,811.34	0	¥0.00		
	Audi Q6	5	0.02%	¥551,251.98	0.06%	5	¥551,251.98	0	¥0.00	0	¥0.00	5	¥551,251.98	5	¥551,251.98	0	¥0.00		
	Audi Q8	6	0.02%	¥608,586.25	0.06%	6	¥608,586.25	0	¥0.00	1	¥84,252.49	5	¥524,333.76	5	¥524,333.76	1	¥84,252.49		
	AudiA3	1	0.00%	¥16,418.61	0.00%	1	¥16,418.61	0	¥0.00	0	¥0.00	1	¥16,418.61	0	¥0.00	1	¥16,418.61		
	AudiA3_CKD	149	0.58%	¥5,666,159.05	0.57%	149	¥5,666,159.05	0	¥0.00	0	¥0.00	149	¥5,666,159.05	144	¥5,617,025.44	5	¥49,133.61		
	AudiA4L	364	1.43%	¥18,706,337.26	1.87%	363	¥18,677,502.17	1	¥28,835.09	14	¥831,194.23	350	¥17,875,143.03	346	¥17,875,143.03	18	¥297,552.08		
	AudiA5	28	0.11%	¥1,511,126.37	0.15%	27	¥1,457,416.54	1	¥53,709.83	0	¥0.00	27	¥1,491,879.02	26	¥1,443,305.53	2	¥67,820.84		
	AudiA6L	590	2.31%	¥55,627,618.36	5.58%	590	¥55,627,618.36	0	¥0.00	89	¥9,769,324.37	501	¥45,858,293.99	570	¥55,260,622.17	20	¥366,996.19		
	AudiA7	11	0.04%	¥981,352.15	0.10%	11	¥981,352.15	0	¥0.00	0	¥0.00	11	¥981,352.15	10	¥911,138.73	1	¥70,213.42		
	AudiA8L	65	0.25%	¥10,394,197.11	1.04%	65	¥10,394,197.11	0	¥0.00	34	¥5,915,924.16	31	¥4,478,272.95	63	¥10,358,430.78	2	¥35,766.33		
	AudiQ3	187	0.73%	¥8,221,486.62	0.82%	187	¥8,221,486.62	0	¥0.00	3	¥148,977.39	184	¥8,072,509.23	175	¥8,079,015.41	12	¥142,471.21		
	AudiQ5	45	0.18%	¥2,045,616.77	0.21%	44	¥1,945,670.33	1	¥99,946.44	2	¥250,767.49	40	¥1,795,842.88	39	¥1,810,854.91	6	¥235,757.85		
	AudiQ5 e-tron	3	0.01%	¥229,754.48	0.02%	3	¥229,754.48	0	¥0.00	0	¥0.00	3	¥229,754.48	3	¥229,754.48	0	¥0.00		
	AudiQ7	47	0.18%	¥6,023,836.59	0.60%	47	¥6,023,836.59	0	¥0.00	12	¥1,592,271.87	35	¥4,431,564.72	43	¥5,890,699.21	4	¥133,137.38		
	AudiRS5	1	0.00%	¥125,946.95	0.01%	1	¥125,946.95	0	¥0.00	1	¥125,946.95	0	¥0.00	1	¥125,946.95	0	¥0.00		
	AudiSQ5	1	0.00%	¥187,216.91	0.02%	1	¥187,216.91	0	¥0.00	0	¥0.00	1	¥187,216.91	1	¥187,216.91	0	¥0.00		
	e-tron	4	0.02%	¥132,891.79	0.01%	4	¥132,891.79	0	¥0.00	1	¥35,986.24	3	¥96,905.55	2	¥82,805.25	2	¥50,286.54		
	Q2L	85	0.33%	¥2,736,493.64	0.27%	85	¥2,736,493.64	0	¥0.00	4	¥89,944.62	81	¥2,646,549.02	80	¥2,670,290.25	5	¥66,203.39		
	Q2L e-tron	2	0.01%	¥2,045,616.77	0.21%	2	¥2,045,616.77	0	¥0.00	0	¥0.00	2	¥2,045,616.77	0	¥0.00	2	¥2,045,616.77		
	Q4 e-tron	12	0.05%	¥998,186.32	0.10%	12	¥998,186.32	0	¥0.00	1	¥103,108.29	11	¥895,078.03	10	¥895,078.03	0	¥0.00		
	Q5L	355	1.39%	¥25,239,319.83	2.53%	355	¥25,239,319.83	0	¥0.00	27	¥1,834,078.14	328	¥23,405,241.69	353	¥25,212,678.63	2	¥26,641.20		
	奥迪 Audi S4	4	0.02%	¥571,239.58	0.06%	4	¥571,239.58	0	¥0.00	0	¥0.00	4	¥571,239.58	4	¥571,239.58	0	¥0.00		
	奥迪 Q5 e-tron	2	0.01%	¥112,084.08	0.01%	2	¥112,084.08	0	¥0.00	0	¥0.00	2	¥112,084.08	2	¥112,084.08	0	¥0.00		
小计		2,022	7.93%	¥145,949,575.74	14.63%	2,019	¥145,768,996.08	3	¥180,579.66	194	¥20,942,392.45	1,828	¥125,007,183.29	1,939	¥144,282,674.75	83	¥1,666,900.99		
保时捷	911	1	0.00%	¥284,448.32	0.03%	1	¥284,448.32	0	¥0.00	0	¥0.00	1	¥284,448.32	0	¥0.00	1	¥284,448.32		
	Boxster	4	0.02%	¥154,408.28	0.02%	4	¥154,408.28	0	¥0.00	1	¥15,240.05	3	¥139,168.23	2	¥44,324.52	1	¥110,153.73		
	Cayenne	25	0.10%	¥5,026,998.88	0.50%	25	¥5,026,998.88	0	¥0.00	12	¥2,514,300.04	13	¥2,512,698.84	23	¥4,809,708.88	2	¥217,290.02		
	Macan	28	0.11%	¥2,667,792.50	0.27%	28	¥2,667,792.50	0	¥0.00	5	¥440,257.50	23	¥2,227,535.00	23	¥2,445,124.50	5	¥222,668.00		
	Panamera	22	0.09%	¥4,876,294.20	0.49%	22	¥4,876,294.20	0	¥0.00	10	¥2,098,425.85	12	¥2,777,868.35	22	¥4,876,294.20	0	¥0.00		
	Taycan	6	0.02%	¥820,426.90	0.08%	6	¥820,426.90	0	¥0.00	1	¥227,550.51	5	¥592,876.39	5	¥804,938.53	1	¥15,488.37		
小计		86	0.34%	¥14,219,369.08	1.43%	86	¥14,219,369.08	0	¥0.00	31	¥5,838,579.14	55	¥8,380,789.94	77	¥13,653,156.81	9	¥566,212.27		
斯柯达	Kamij	39	0.15%	¥784,876.81	0.08%	39	¥784,876.81	0	¥0.00	0	¥0.00	39	¥784,876.81	39	¥784,876.81	0	¥0.00		
	Kamij GT	24	0.09%	¥357,499.31	0.04%	24	¥357,499.31	0	¥0.00	1	¥15,240.05	23	¥342,259.26	24	¥357,499.31	0	¥0.00		
	Karoc	19	0.07%	¥408,043.33	0.04%	19	¥408,043.33	0	¥0.00	0	¥0.00	19	¥408,043.33	0	¥0.00	19	¥408,043.33		
	Kodlaj	13	0.05%	¥193,828.26	0.02%	13	¥193,828.26	0	¥0.00	0	¥0.00	13	¥193,828.26	9	¥155,281.98	4	¥38,546.28		
	Kodlaj GT	4	0.02%	¥52,761.91	0.01%	4	¥52,761.91	0	¥0.00	0	¥0.00	4	¥52,761.91	4	¥52,761.91	0	¥0.00		
	NewSuperb	15	0.06%	¥364,281.12	0.04%	15	¥364,281.12	0	¥0.00	1	¥60,939.25	14	¥303,341.87	13	¥355,813.00	1	¥8,468.12		
	OCTAVIA	10	0.04%	¥192,929.30	0.02%	10	¥192,929.30	0	¥0.00	0	¥0.00	10	¥192,929.30	9	¥184,725.72	1	¥8,203.58		
	Octavia A8	30	0.12%	¥748,873.62	0.08%	30	¥748,873.62	0	¥0.00	1	¥17,381.36	29	¥731,492.26	30	¥748,873.62	0	¥0.00		
	Rapid	4	0.02%	¥35,910.12	0.00%	4	¥35,910.12	0	¥0.00	0	¥0.00	4	¥35,910.12	3	¥31,314.84	1	¥4,595.28		
	RapidSP	1	0.00%	¥12,365.13	0.00%	1	¥12,365.13	0	¥0.00	0	¥0.00	1	¥12,365.13	0	¥0.00	1	¥12,365.13		
	Yeti CN	1	0.00%	¥4,467.23	0.00%	1	¥4,467.23	0	¥0.00	0	¥0.00	1	¥4,467.23	0	¥0.00	1	¥4,467.23		
小计		160	0.63%	¥3,155,836.14	0.32%	160	¥3,155,836.14	0	¥0.00	3	¥93,569.26	157	¥3,062,266.88	151	¥3,091,555.65	9	¥64,280.49		
大众	BORA	2,146	8.42%	¥49,977,192.75	5.01%	2,123	¥48,760,346.35	23	¥1,216,846.40	0	¥0.00	14	¥267,241.80	2,132	¥49,709,950.95	2,136	¥49,896,793.41	10	¥80,399.34
	CROSSPOLO	1	0.00%	¥9,714.53	0.00%	1	¥9,714.53	0	¥0.00	0	¥0.00	1	¥9,714.53	0	¥0.00	1	¥9,714.53		
	C-Trek	1	0.00%	¥7,418.50	0.00%	1	¥7,418.50	0	¥0.00	0	¥0.00	1	¥7,418.50	0	¥0.00	1	¥7,418.50		
	Golf	576	2.26%	¥19,389,196.45	1.94%	567	¥18,839,729.82	9	¥549,466.63	2	¥120,768.70	574	¥19,268,427.75	567	¥19,290,074.48	9	¥99,121.99		
	ID.3 X	45	0.18%	¥1,975,350.77	0.20%	45	¥1,975,350.77	0	¥0.00	1	¥62,590.00	44	¥1,912,760.77	45	¥1,975,350.77	0	¥0.00		
	ID.4	94	0.37%	¥4,058,809.25	0.41%	94	¥4,058,809.25	0	¥0.00	2	¥136,821.64	92	¥3,921,987.61	81	¥3,906,188.03	13	¥152,621.22		
	ID.4 Crozz	33	0.13%	¥1,405,729.08	0.14%	33	¥1,405,729.08	0	¥0.00	1	¥16,044.70	32	¥1,389,684.38	33	¥1,405,729.08	0	¥0.00		
	ID.4 X	46	0.18%	¥1,731,260.95	0.17%	45	¥1,699,352.88	1	¥31,908.07	6	¥186,669.02	40	¥1,544,591.93	44	¥1,706,391.07	2	¥24,869.88		
	ID.6 X	24	0.09%	¥1,018,899.67	0.10%	24	¥1,018,899.67	0	¥0.00	2	¥66,869.57	22	¥950,030.10	22	¥981,697.80	2	¥37,201.87		
	ID.7 VIZZION	1	0.00%	¥87,855.38	0.01%	1	¥87,855.38	0	¥0.00	0	¥0.00	1	¥87,855.38	1	¥87,855.38	0	¥0.00		
	IDE CROZZ	48	0.19%	¥2,342,002.02	0.23%	48	¥2,342,002.02	0	¥0.00	1	¥18,309.06	47	¥2,323,692.96	44	¥2,321,337.87	4	¥20,664.15		
	JETTA	1	0.00%	¥3,754.00	0.00%	1	¥3,754.00	0	¥0.00	0	¥0.00	1	¥3,754.00	0	¥0.00	1	¥3,754		

地域分布

贷款地区 (英文)	贷款地区 (中文)	贷款组合				贷款类型						客户类型				汽车类型			
		合同数量	合同数量占比	未偿折后本息余额	未偿折后本息余额占比	标准贷款		弹性信贷		前押贷		公司		个人		新车		二手车	
						合同数量	未偿折后本息余额	合同数量	未偿折后本息余额	合同数量	未偿折后本息余额	合同数量	未偿折后本息余额	合同数量	未偿折后本息余额	合同数量	未偿折后本息余额	合同数量	未偿折后本息余额
Anhui	安徽省	543	2.13%	¥22,147,651.73	2.22%	542	¥22,076,230.03	1	¥71,421.70	0	¥0.00	47	¥1,850,729.18	496	¥20,296,922.55	540	¥22,124,494.86	3	¥23,156.87
Beijing	北京市	1,100	4.32%	¥21,626,537.65	2.17%	1,064	¥19,819,818.75	36	¥1,806,618.90	0	¥0.00	9	¥2,351,043.48	1,091	¥19,277,494.17	192	¥9,264,341.53	908	¥12,364,196.12
Chongqing	重庆市	496	1.95%	¥18,262,610.84	1.83%	495	¥18,192,493.59	1	¥70,117.25	0	¥0.00	8	¥384,211.39	488	¥17,878,399.45	495	¥18,256,372.08	1	¥6,238.76
Fujian	福建省	980	3.84%	¥37,030,268.36	3.71%	979	¥36,967,629.55	1	¥62,638.81	0	¥0.00	30	¥1,748,302.25	950	¥36,281,966.11	964	¥36,755,067.48	16	¥275,200.88
Gansu	甘肃省	462	1.81%	¥17,900,506.60	1.79%	460	¥17,718,179.98	2	¥182,326.62	0	¥0.00	14	¥521,549.44	448	¥17,378,957.16	462	¥17,900,506.60	0	¥0.00
Guangdong	广东省	1,065	4.18%	¥38,109,791.26	3.82%	1,049	¥37,048,357.06	16	¥1,061,434.20	0	¥0.00	18	¥1,051,975.34	1,047	¥37,057,815.92	1,050	¥37,859,560.20	15	¥250,231.06
Guangxi	广西壮族自治区	343	1.35%	¥13,121,718.11	1.32%	343	¥13,121,718.11	0	¥0.00	0	¥0.00	7	¥580,625.29	336	¥12,541,092.82	340	¥13,080,763.94	3	¥40,954.17
Guizhou	贵州省	1,693	6.64%	¥70,774,451.74	7.09%	1,687	¥70,426,397.61	5	¥335,108.74	1	¥12,945.39	21	¥1,848,982.02	1,672	¥68,925,469.72	1,692	¥70,770,492.49	1	¥3,959.25
Hainan	海南省	53	0.21%	¥2,008,767.49	0.20%	52	¥1,937,627.36	1	¥71,140.13	0	¥0.00	2	¥144,931.96	51	¥1,863,835.53	53	¥2,008,767.49	0	¥0.00
Hebei	河北省	1,361	5.34%	¥50,155,412.33	5.03%	1,353	¥49,669,828.45	7	¥479,893.96	1	¥5,690.52	22	¥1,102,216.30	1,339	¥49,053,196.03	1,344	¥49,953,799.50	17	¥201,612.83
Hellongjiang	黑龙江省	878	3.44%	¥46,092,571.92	4.62%	847	¥43,874,326.17	31	¥2,218,245.75	0	¥0.00	19	¥2,519,679.75	859	¥43,572,892.17	872	¥46,001,266.20	6	¥91,305.72
Henan	河南省	1,542	6.05%	¥57,657,116.80	5.78%	1,509	¥55,321,433.43	31	¥2,305,297.79	2	¥30,385.58	56	¥1,821,178.24	1,486	¥55,835,938.56	1,517	¥57,295,658.58	25	¥361,458.22
Hubei	湖北省	1,122	4.40%	¥45,043,611.80	4.51%	1,114	¥44,447,790.66	8	¥595,821.14	0	¥0.00	25	¥1,777,392.68	1,097	¥43,266,219.12	1,119	¥45,010,416.96	3	¥33,194.84
Hunan	湖南省	482	1.89%	¥17,705,050.90	1.77%	481	¥17,571,320.83	1	¥133,730.07	0	¥0.00	14	¥841,156.60	468	¥16,863,894.30	478	¥17,677,235.80	4	¥27,815.10
Inner Mongolia	内蒙古自治区	795	3.12%	¥32,554,302.91	3.26%	792	¥32,314,967.87	2	¥212,862.64	1	¥26,472.40	13	¥379,835.47	782	¥32,174,467.44	791	¥32,488,156.07	4	¥66,146.84
Jiangsu	江苏省	876	3.44%	¥29,483,825.53	2.96%	876	¥29,483,825.53	0	¥0.00	0	¥0.00	14	¥369,905.55	862	¥28,913,919.98	870	¥29,386,255.64	6	¥97,569.89
Jiangxi	江西省	335	1.31%	¥12,462,183.49	1.25%	332	¥12,206,832.71	3	¥273,350.78	0	¥0.00	16	¥1,157,064.75	319	¥11,325,118.74	335	¥12,462,183.49	0	¥0.00
Jilin	吉林省	842	3.20%	¥35,811,420.94	3.59%	836	¥35,321,891.78	6	¥489,529.16	0	¥0.00	19	¥1,907,129.16	823	¥33,904,291.78	835	¥35,701,002.21	7	¥110,418.73
Liaoning	辽宁省	956	3.75%	¥38,471,264.57	3.86%	951	¥38,042,579.10	4	¥413,352.72	1	¥15,332.75	38	¥1,724,133.65	918	¥36,747,130.92	952	¥38,449,073.43	4	¥22,189.74
Ningxia	宁夏回族自治区	180	0.71%	¥10,140,434.61	1.02%	179	¥10,127,470.58	0	¥0.00	1	¥12,964.03	9	¥1,411,427.80	171	¥8,729,006.81	180	¥10,140,434.61	0	¥0.00
Qinghai	青海省	334	1.31%	¥12,745,662.88	1.28%	331	¥12,597,466.05	2	¥131,473.91	1	¥16,722.92	12	¥300,398.26	322	¥12,445,264.62	334	¥12,745,662.88	0	¥0.00
Shaanxi	陕西省	1,345	5.28%	¥59,952,515.20	6.01%	1,301	¥56,564,206.68	43	¥3,388,408.52	1	¥31,908.07	45	¥3,527,096.46	1,300	¥56,425,418.74	1,340	¥59,908,261.80	5	¥44,253.40
Shandong	山东省	1,736	6.81%	¥67,373,864.46	6.75%	1,710	¥65,210,082.28	26	¥2,163,782.18	0	¥0.00	92	¥4,379,052.43	1,644	¥62,994,812.03	1,731	¥67,296,506.56	5	¥77,357.90
Shanghai	上海市	106	0.42%	¥7,085,414.26	0.71%	103	¥6,900,148.18	3	¥185,266.08	0	¥0.00	3	¥22,392.80	103	¥6,863,021.46	105	¥7,030,731.11	1	¥54,683.15
Shanxi	山西省	717	2.81%	¥26,876,373.68	2.69%	708	¥26,208,389.94	9	¥667,983.74	0	¥0.00	31	¥1,624,780.15	686	¥25,251,593.53	707	¥26,634,597.34	10	¥241,776.34
Sichuan	四川省	1,629	6.39%	¥60,466,095.52	6.06%	1,578	¥56,719,583.35	51	¥3,746,512.17	0	¥0.00	62	¥2,095,067.28	1,567	¥58,371,028.24	1,602	¥60,010,468.13	27	¥455,627.39
Tianjin	天津市	353	1.38%	¥12,331,266.95	1.24%	346	¥11,766,016.48	7	¥565,250.47	0	¥0.00	8	¥365,801.36	345	¥11,965,465.59	352	¥12,319,745.22	1	¥11,521.73
Tibet	西藏自治区	91	0.36%	¥4,417,552.33	0.44%	91	¥4,417,552.33	0	¥0.00	0	¥0.00	1	¥15,053.72	90	¥4,402,498.61	91	¥4,417,552.33	0	¥0.00
Xinjiang	新疆维吾尔自治区	1,480	5.81%	¥73,454,582.23	7.36%	1,468	¥72,439,228.49	11	¥1,015,353.74	1	¥35,211.25	63	¥5,575,153.41	1,417	¥67,879,428.82	1,474	¥73,396,425.97	6	¥58,156.26
Yunnan	云南省	675	2.65%	¥25,612,097.09	2.57%	674	¥25,515,481.04	1	¥96,616.05	0	¥0.00	19	¥915,447.96	656	¥24,696,649.13	673	¥25,599,357.30	2	¥12,739.79
Zhejiang	浙江省	922	3.62%	¥30,800,896.54	3.09%	922	¥30,800,896.54	0	¥0.00	0	¥0.00	13	¥1,026,692.01	909	¥29,774,204.53	917	¥30,763,170.38	5	¥37,726.16
总计		25,492	100.00%	¥997,637,820.72	100.00%	25,172	¥974,831,879.51	309	¥22,878,317.50	10	¥187,632.91	750	¥4,574,406.14	24,742	¥921,937,414.30	24,407	¥992,726,329.30	1,005	¥14,969,491.14