INDICATIVE TERM SHEET

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Summary of the Notes Offered

Note Class	Size (RMB)	Percentage[(1)]	Credit Enhancement (CE)[(2)]	Domestic Ratings CBR / Fitch Bohua	Int'l Ratings Fitch	WAL (to maturity)[(3)]	WAL(Clean-up Call)[(4)]	Expected Maturity Date	Legal Maturity Date	Coupon（Fixed Rate）
Senior Class A Notes	[3,265,000,000.00]	[81.62%]	[19.58%]	[AAA$_{sf}$ / AAA$_{sf}$]	[AAA$_{sf}$]	[1.50yr]	[1.49yr]	[Jun 26th, 2030]	[Jul 26th, 2033]	●
Sub Notes	[535,000,000.00]	[13.38%]	N.A	NR	NR	[2.73yr]	[2.72yr]	[Jun 26th, 2030]	[Jul 26th, 2033]	●
Overcollateralisation	[200,002,754.79]	[5.00%]	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A

(1) In percentage of Aggregate Discounted Receivables Balance.
(2) Sum of the available subordination, overcollateralisation and cash collateral amount
(3) WAL means weighted average life. 0% Losses and Delinquencies, 0% CPR , 0% Clean-Up Call
(4) 0% Losses and Delinquencies, 0% CPR , 10% Clean-Up Call

Summary of Key Terms

Trust	**Driver China Eighteen Auto Loan Securitisation Trust**
Issuer / Trustee	CCB Trust Co., Ltd.
Total Issue Size	RMB [4,000,002,754.79]
Collateral	Auto loan provided solely to Volkswagen Finance (China) Co., Ltd.'s retail clients
Originator & Servicer	Volkswagen Finance (China) Co., Ltd. ("VWFC")
Lead Underwriter	China Merchants Securities Co., Ltd. ("CMS")
Joint Lead Underwriter	MUFG Bank (China), Ltd. ("MUFG") Standard Chartered Bank (China) Limited ("Standard Chartered") Fubon Bank (China) Co., Ltd. ("Fubon Bank")
Account Bank	Postal Savings Bank of China Beijing Branch ("PSBC Beijing Branch")
Expected Pricing Date	[Sep 2nd 2026]
Expected Settlement	[Sep 17th 2026]
Expected Maturity Date	[Jun 26th 2030]
Legal Maturity Date	[Jul 26th 2033]
Payment Dates	26th of each month
Form	Asset Backed Notes
Listing/Trading	Senior Class A Notes: The trustee will submit listing documents to Chinamoney and Chinabond for the listing and trading of the Notes in the National Interbank Market
Denomination	Senior Class A Notes: RMB 100
Registry / Paying Agent	China Central Depository and Clearing Co., Ltd. ("CCDC")

Initial Credit Enhancement

	Class A
Total Initial Credit Enhancement	**[19.58]%**
Subordinated Notes	[13.38]%
Overcollateralisation (OC)	[5.00]%
Cash Collateral Amount (Reserve Fund)	[1.20]%

Class A Target Overcollatelisation Percentage

Conditions	Target OC Class A
Credit Enhancement Increase Condition is not in effect (*)	[45]%
Credit Enhancement Increase Condition is in effect	Switch to fully sequential amortisation

(*)"Credit Enhancement Increase Condition" shall be deemed to be in effect if the Cumulative Gross Loss Ratio exceeds: (a)1.5 per cent. for any Payment Date prior to or during July 2027; or (b) 2.0 per cent. for any Payment Date from August 2027 but prior to or during March 2028; or (c)4.0 per cent. for any Payment Date.

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CMS 招商证券 MUFG standard chartered 渣打银行 富邦华一银行 Fubon Bank

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Cash Collateral Account	The Issuer shall on the Issue Date deposit an amount of RMB [48,000,000.00] into the Cash Collateral Account, which serves as the Initial Cash Collateral Amount. Distribution shall be made from the Cash Collateral Account on any Payment Date before a Foreclosure Event occurs on which the General Cash Collateral Amount exceeds the Specified Cash Collateral Account Balance(*) provided that no Credit Enhancement Increase Condition is in effect, according to the following Order of Priority: (1) to the Subordinated Noteholders, amounts payable in respect of accrued and unpaid interest on the Subordinated Notes (including, without limitation, overdue interest); and (2) (i) prior to the satisfaction of Clean-Up Call Conditions or in the case that the Clean-Up Call Conditions are satisfied but the Originator fail to exercise a Clean-Up Call, to the Subordinated Noteholders for repayment of outstanding principal amounts of Subordinated Notes on condition that the outstanding principal amounts of Subordinated Notes after repayment is no less than 5% of the then outstanding principal amount of the Notes; or (ii) after the satisfaction of Clean-Up Call Conditions and the Originator choose to exercise a Clean-Up Call, to the Subordinated Noteholders, for repayment of outstanding principal amounts of Subordinated Notes until it has been reduced to zero; and (3) all remaining excess to the Originator by way of final success fee.
Clean-Up Call	Under the Trust Agreement, the Originator will have the option to exercise a Clean-Up Call and to repurchase the Purchased Receivables from the Issuer on any Payment Date when the Aggregate Discounted Receivables Balance is less than 10 per cent. of the Aggregate Discounted Receivables Balance as of the Cut-Off Date provided that all payment obligations under the Class A Notes will be thereby fulfilled by the proceeds of such purchase.
Required Retention Amount	All of the Subordinated Notes will be retained by the Originator and the amount of the Subordinated Notes is [13.38]% of the total amount of the securitization project.

"Specified Cash Collateral Account Balance" means the Initial Cash Collateral Amount RMB [48,000,000.00] and, on each Payment Date the greater of (a) [1.2] per cent. of the Aggregate Discounted Receivables Balance as of the end of the Monthly Period, and (b) the lesser of (i) RMB [40,000,000.00] and (ii) the aggregate outstanding principal amount of the Class A Notes as of the end of the Monthly Period.

Summary of the Portfolio

Key Portfolio Characteristics(*)	Number of Loan Contracts	48,661
	Number of Borrowers	48,247
	Outstanding Aggregate Discounted Receivables Balance (RMB)	4,000,002,754.79
	Average Outstanding Aggregate Discounted Receivables Balance (RMB)	82,201.41
	Range of Outstanding Discounted Receivables Balance (RMB)	4,244.43 to 2,551,341.98
	Outstanding Aggregate Principal Amount (ie without Discounting) (RMB)	3,655,606,008.31
	Average Outstanding Principal Balance (RMB)	75,123.94
	Range of Outstanding Principal Balance (RMB)	4,286.62 to 2,347,997.63
	Weighted Average Contract Rate (%)	8.18
	Range of Contract Rate (%)	0.00 to 18.00
	Weighted Average Remaining Term (months)	41.18
	Range of Remaining Terms (months)	6.00 to 58.00
	Weighted Average Original Term (months)	53.60
	Range of Original Terms (months)	12.00 to 60.00
	Weighted Average Seasoning (months)	12.43
	Range of Seasoning (months)	2.00 to 54.00
	Weighted Average Borrower Age (years)	38.85
	Range of Borrower Age (years)	18.00 to 85.00

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	Weighted Average Initial LTV Ratio (%)	79.71
	Weighted Average Borrower Debt Ratio	2.40
	Weighted Average Borrower Income (RMB)	281,367.82
	Percentage of New Cars (%)	95.58
	Percentage of 30-40 years borrowers (%)	41.16

(*) All figures are based on a pool cut as of April 30th, 2026 and are subject to changes in the final portfolio

Product Description:
The major types of retail product provided by VWFC to the customers include:

VWFC Loan Product

- Classic Credit Product
New cars: The customer repays the loan in equal monthly payments during the term of the contract. The customers are usually individuals and companies (especially small and medium-sized enterprises). The term of loan of new cars is usually between 12 to 60 months. The down payment of the traditional power automobile loans and the new energy automobile loans can be as low as zero with condition.
The Classic Credit is a fixed interest product. Requests for repayment date changes can be submitted and will be approved at VWFC's sole discretion, and liquidated damages will be payable for prepayment. Clients are allowed to apply for an extension of the term of a Classic Credit of new cars, provided that the total term of the loan term and the extension period may not exceed 5 years.

Used car: The term of a retail loan of used cars is 12 to 36 months. The down payment shall not be lower than 30% of the appraised price of the car. The term of a fuel automobile and hybrid models (including range-extended and plug-in hybrid models) + the term of contract may not exceed 18 years, and the mileage may not exceed 300,000 kilometers. The term of a new energy automobile + the term of contract may not exceed 7 years, and the mileage may not exceed 80,000 kilometers. Clients are allowed to apply for extension of the term of a Classic Credit of used cars, provided that the total term of the loan term and the extension period may not exceed 3 years.

- Structured Payment Product
New car: The customer repays the loan in equal monthly payments for each period however the monthly payments can be different from period to period. Total loan tenor should contain no more than 6 periods. The maximum term of the loan shall not exceed 60 months. The down payment of the traditional power automobile loans and the new energy automobile loans can be as low as zero with condition.
Structured Payment is a fixed interest product. Full early termination is allowed. The repayment schedule should be decided and fixed in the loan contract, and cannot be changed once loan contract is signed off. Any application submitted by the customer will be approved at VWFC’ s sole discretion, subject to liquidated damages.

Used car: Structured Payment of used cars is applied only to the downward payment, which means the monthly payment shall decrease.

- Balloon Credit Product
New car: The customer can maximize the flexibilities on monthly payment by providing down payment and final balloon payment. The term of loan of new cars is usually between 12 to 60 months. Generally, the down payment of the traditional power automobile loans and the new energy automobile loans can be as low as zero with condition. The products can be broadly categorized as follows:
3030 Balloon Credit Product: Usually a 36-month product with a 30% down payment and a 30% balance payment.
5050 Balloon Credit Product: Usually a 12-month or 24-month product with a 50% down payment and a 50% balance payment.
Standard Balloon Credit Product: Usually a product ranging from 12 to 60 months with zero down payment and a balance payment of no more than 25%.

Balloon Payment Products: Terms typically range from 12 to 60 months, with a minimum down payment of zero (subject to conditions), and a balloon payment ratio generally between 1% and 5%.
The setting of the down payment ratio and balance payment ratio shall be subject to the product policy. The final balloon payment can be settled through one-off payment, extension of tenor or trade-in of used car for a new one (not applicable to new energy automobiles).

Used car: The term of loan of used cars is usually between 12 to 36 months, with the minimum down payment as 30% of the appraised price of the cars and the maximum balloon payment as 50% of the loan.
No right of extension for a 5-year loan for a new car and a 3-year loan for a used car.The Balloon Credit is a fixed interest product. The borrower may apply for early amortisation, which shall be subject to the approval of VWFC, and liquidated damages will be payable for prepayment.

- Personalized Loan Product Enjoy Loan Product
A classic credit product designed for individual customers, which is one of the innovative financing solutions offered by VWFC, provides customers with low down payment and low monthly payment pressures.

II. VWFC Leasing Product
The proportion of down payment for leased products is low, with lease terms ranging from 6 to 60 months. Upon expiry of the lease term, the customer may choose to return the vehicle, purchase the vehicle or replace it with a new vehicle. In addition, due to the nature of leasing, the amount of monthly supply is low. For corporate customers, leasing may be entitled to the preferential tax credit policy.

The pooled assets do not include leased products and personalized loan products in the loan products.

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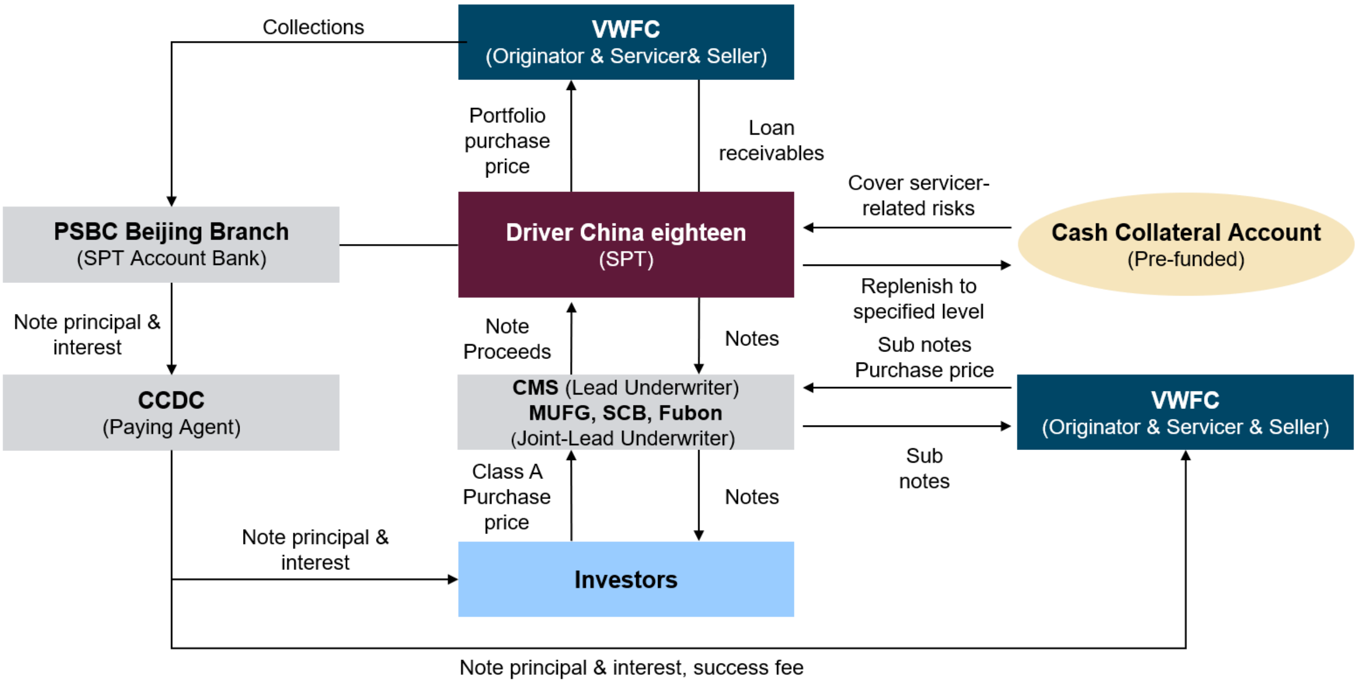
Transaction Structure



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Portfolio Overview

1. NFRA Five Categories

NFRA category	Number of Loans	Percentage of Loans (%)	Original Principal Balance	Percentage of Original Principal Balance (%)	Outstanding Discounted Receivables Balance	Percentage of Outstanding Discounted Receivables Balance (%)	Outstanding Principal Balance	Percentage of Outstanding Principal Balance (%)	Average Outstanding Loan Balance	Weighted Average Downpayment Percentage (%)	Weighted Average LTV (%)
Normal	48,661	100.00	¥5,499,316,508.41	100.00	¥4,000,002,754.79	100.00	¥3,655,606,008.31	100.00	¥75,123.94	20.29	79.71
Special-mention	0.00	0.00	¥0.00	0.00	¥0.00	0.00	¥0.00	0.00	n/a	n/a	n/a
Substandard	0.00	0.00	¥0.00	0.00	¥0.00	0.00	¥0.00	0.00	n/a	n/a	n/a
Doubtful	0.00	0.00	¥0.00	0.00	¥0.00	0.00	¥0.00	0.00	n/a	n/a	n/a
Loss	0.00	0.00	¥0.00	0.00	¥0.00	0.00	¥0.00	0.00	n/a	n/a	n/a
Total	**48,661**	**100.00**	**¥5,499,316,508.41**	**100.00**	**¥4,000,002,754.79**	**100.00**	**¥3,655,606,008.31**	**100.00**	**¥75,123.94**	**20.29**	**79.71**

2. Initial LTV Percentage

Initial LTV Ratio	Number of Loans	Percentage of Loans (%)	Original Principal Balance	Percentage of Original Principal Balance (%)	Outstanding Discounted Receivables Balance	Percentage of Outstanding Discounted Receivables Balance (%)	Outstanding Principal Balance	Percentage of Outstanding Principal Balance (%)	Average Outstanding Loan Balance	Weighted Average Downpayment Percentage (%)	Weighted Average LTV (%)
> = 0% and < =10%	0	0.00	¥0.00	0.00	¥0.00	0.00	¥0.00	0.00	n/a	n/a	n/a
> 10% and < =20%	33	0.07	¥1,008,180.00	0.02	¥647,909.97	0.02	¥653,025.47	0.02	¥19,788.65	80.95	19.05
> 20% and < =30%	2,352	4.83	¥108,840,145.00	1.98	¥68,734,050.23	1.72	¥70,472,177.39	1.93	¥29,962.66	70.97	29.03
> 30% and < =40%	4,754	9.77	¥237,861,333.00	4.33	¥162,217,356.97	4.06	¥165,817,414.23	4.54	¥34,879.56	64.34	35.66
> 40% and < =50%	5,047	10.37	¥401,582,404.59	7.30	¥243,321,310.46	6.08	¥244,662,643.84	6.69	¥48,476.85	52.77	47.23
> 50% and < =60%	3,905	8.02	¥354,771,910.51	6.45	¥195,820,924.85	4.90	¥185,376,245.10	5.07	¥47,471.51	43.90	56.10
> 60% and < =70%	7,742	15.91	¥736,569,594.94	13.39	¥434,871,162.66	10.87	¥402,811,411.83	11.02	¥52,029.37	33.29	66.71
> 70% and < =80%	12,788	26.28	¥1,716,651,718.97	31.22	¥902,937,453.66	22.57	¥841,633,482.69	23.02	¥65,814.32	21.91	78.09
> 80% and < =90%	3,590	7.38	¥556,003,999.80	10.11	¥556,820,243.42	13.92	¥490,063,546.12	13.41	¥136,507.95	12.70	87.30
> 90%	8,450	17.37	¥1,386,027,221.60	25.20	¥1,434,632,342.57	35.86	¥1,254,116,061.64	34.30	¥148,416.10	2.12	97.88
Total	**48,661**	**100.00**	**¥5,499,316,508.41**	**100.00**	**¥4,000,002,754.79**	**100.00**	**¥3,655,606,008.31**	**100.00**	**¥75,123.94**	**20.29**	**79.71**

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Statistics	Percentage（%）
Minimum LTV	12.80
Maximum LTV	100.00
Weighted Average LTV	79.71

3. Type of Payment

Type of Payment	Number of Loans	Percentage of Loans (%)	Original Principal Balance	Percentage of Original Principal Balance (%)	Outstanding Discounted Receivables Balance	Percentage of Outstanding Discounted Receivables Balance (%)	Outstanding Principal Balance	Percentage of Outstanding Principal Balance (%)	Average Outstanding Loan Balance	Weighted Average Downpayment Percentage (%)	Weighted Average LTV (%)
Direct Debit	48,658	99.99	¥5,499,136,508.41	100.00	¥3,999,838,921.03	100.00	¥3,655,447,937.20	100.00	¥75,125.32	20.29	79.71
Others	3	0.01	¥180,000.00	0.00	¥163,833.76	0.00	¥158,071.11	0.00	¥52,690.37	23.73	76.27
Total	**48,661**	**100.00**	**¥5,499,316,508.41**	**100.00**	**¥4,000,002,754.79**	**100.00**	**¥3,655,606,008.31**	**100.00**	**¥75,123.94**	**20.29**	**79.71**

4. Borrower Age (Individual only, Corporate not included)

Borrower Age (yrs)	Number of Loans	Percentage of Loans (%)	Original Principal Balance	Percentage of Original Principal Balance (%)	Outstanding Discounted Receivables Balance	Percentage of Outstanding Discounted Receivables Balance (%)	Outstanding Principal Balance	Percentage of Outstanding Principal Balance (%)	Average Outstanding Loan Balance	Weighted Average Downpayment Percentage (%)	Weighted Average LTV (%)
<= 20	677	1.42	¥70,624,487.78	1.32	¥71,851,881.82	1.82	¥63,314,931.74	1.76	¥93,522.79	17.34	82.66
> 20 and <= 30	10,133	21.20	¥1,048,661,707.81	19.54	¥798,242,359.34	20.27	¥727,507,030.47	20.23	¥71,795.82	22.21	77.79
> 30 and <= 40	17,796	37.24	¥2,088,172,098.35	38.92	¥1,512,229,014.43	38.40	¥1,377,920,980.74	38.32	¥77,428.69	19.23	80.77
> 40 and <= 50	11,768	24.62	¥1,342,915,292.63	25.03	¥975,729,689.02	24.78	¥894,048,997.36	24.86	¥75,972.89	19.35	80.65
> 50	7,416	15.52	¥815,360,926.54	15.19	¥579,985,181.21	14.73	¥533,151,551.00	14.83	¥71,892.06	21.26	78.74
Total	**47,790**	**100.00**	**¥5,365,734,513.11**	**100.00**	**¥3,938,038,125.82**	**100.00**	**¥3,595,943,491.31**	**100.00**	**¥75,244.68**	**20.13**	**79.87**

Statistics	Amount（yrs）
Minimum Borrower Age	18.00
Maximum Borrower Age	85.00
Weighted Average Borrower Age	38.85

5. Outstanding Discounted Receivables Balance

Distribution by Outstanding Discounted Receivables Balance	Number of Loans	Percentage of Loans (%)	Original Principal Balance	Percentage of Original Principal Balance (%)	Outstanding Discounted Receivables Balance	Percentage of Outstanding Discounted Receivables Balance (%)	Outstanding Principal Balance	Percentage of Outstanding Principal Balance (%)	Average Outstanding Loan Balance	Weighted Average Downpayment Percentage (%)	Weighted Average LTV (%)
>= 0 and <= 50,000	22,404	46.04	¥1,604,448,748.00	29.18	¥670,432,782.83	16.76	¥665,375,857.05	18.20	¥29,698.98	44.06	55.94
> 50,000 and <= 100,000	13,230	27.19	¥1,427,291,734.82	25.95	¥941,922,284.84	23.55	¥881,708,213.52	24.12	¥66,644.61	25.77	74.23
> 100,000 and <= 150,000	6,303	12.95	¥841,629,588.00	15.30	¥763,436,545.27	19.09	¥674,355,423.75	18.45	¥106,989.60	15.82	84.18
> 150,000 and <= 200,000	2,449	5.03	¥433,141,778.69	7.88	¥420,552,221.07	10.51	¥369,631,084.95	10.11	¥150,931.44	12.84	87.16
> 200,000 and <= 250,000	1,548	3.18	¥349,296,859.40	6.35	¥349,915,444.52	8.75	¥310,171,723.38	8.48	¥200,369.33	12.22	87.78
> 250,000 and <= 300,000	1,836	3.77	¥493,416,098.60	8.97	¥505,380,977.72	12.63	¥445,813,143.85	12.20	¥242,817.62	5.83	94.17
> 300,000 and <= 350,000	554	1.14	¥168,461,343.00	3.06	¥173,577,865.96	4.34	¥153,099,419.09	4.19	¥276,352.74	4.31	95.69
> 350,000 and <= 400,000	64	0.13	¥25,588,762.20	0.47	¥23,784,806.70	0.59	¥21,128,834.11	0.58	¥330,138.03	12.17	87.83
> 400,000	273	0.57	¥156,041,595.70	2.84	¥150,999,825.88	3.78	¥134,322,308.61	3.67	¥492,023.11	10.80	89.20
Total	**48,661**	**100.00**	**¥5,499,316,508.41**	**100.00**	**¥4,000,002,754.79**	**100.00**	**¥3,655,606,008.31**	**100.00**	**¥75,123.94**	**20.29**	**79.71**

Statistics	Amount
Minimum Outstanding Discounted Receivables Balance	¥4,244.43
Maximum Outstanding Discounted Receivables Balance	¥2,551,341.98
Weighted Average Outstanding Discounted Receivables Balance	¥159,941.31

6. Outstanding Principal Balance

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Outstanding Principal Balance Range	Number of Loans	Percentage of Loans (%)	Original Principal Balance	Percentage of Original Principal Balance (%)	Outstanding Discounted Receivables Balance	Percentage of Outstanding Discounted Receivables Balance (%)	Outstanding Principal Balance	Percentage of Outstanding Principal Balance (%)	Average Outstanding Loan Balance	Weighted Average Downpayment Percentage (%)	Weighted Average LTV (%)
>= 0 and <= 50,000	23,141	47.56	¥1,665,952,057.46	30.29	¥709,671,846.98	17.74	¥700,237,890.97	19.16	¥30,259.62	42.88	57.12
> 50,000 and <= 100,000	14,759	30.33	¥1,614,732,921.85	29.36	¥1,148,451,083.94	28.71	¥1,059,105,819.37	28.97	¥71,760.00	24.16	75.84
> 100,000 and <= 150,000	5,319	10.93	¥792,329,449.97	14.41	¥724,609,248.16	18.12	¥640,470,497.74	17.52	¥120,411.83	14.08	85.92
> 150,000 and <= 200,000	1,918	3.94	¥391,099,683.63	7.11	¥374,655,380.54	9.37	¥332,207,735.20	9.09	¥173,205.28	14.28	85.72
> 200,000 and <= 250,000	2,023	4.16	¥509,947,369.70	9.27	¥517,611,083.33	12.94	¥457,899,456.16	12.53	¥226,346.74	7.55	92.45
> 250,000 and <= 300,000	1,132	2.33	¥330,213,547.90	6.00	¥339,433,644.61	8.49	¥300,241,719.40	8.21	¥265,231.20	4.37	95.63
> 300,000 and <= 350,000	93	0.19	¥37,180,860.00	0.68	¥33,451,315.42	0.84	¥30,046,754.30	0.82	¥323,083.38	11.46	88.54
> 350,000 and <= 400,000	98	0.20	¥41,844,121.00	0.76	¥41,998,320.64	1.05	¥37,006,222.63	1.01	¥377,614.52	9.42	90.58
> 400,000	178	0.36	¥116,016,496.90	2.12	¥110,120,831.17	2.74	¥98,389,912.54	2.69	¥552,752.32	11.53	88.47
Total	**48,661**	**100.00**	**¥5,499,316,508.41**	**100.00**	**¥4,000,002,754.79**	**100.00**	**¥3,655,606,008.31**	**100.00**	**¥75,123.94**	**20.29**	**79.71**

Statistics	Amount
Minimum Outstanding Principal Balance	¥4,286.62
Maximum Outstanding Principal Balance	¥2,347,997.63
Weighted Average Outstanding Principal Balance	¥143,011.42

7. Effective Interest Rate

Effective Interest Rate	Number of Loans	Percentage of Loans (%)	Original Principal Balance	Percentage of Original Principal Balance (%)	Outstanding Discounted Receivables Balance	Percentage of Outstanding Discounted Receivables Balance (%)	Outstanding Principal Balance	Percentage of Outstanding Principal Balance (%)	Average Outstanding Loan Balance	Weighted Average Downpayment Percentage (%)	Weighted Average LTV (%)
0.00%	13,025	26.77	¥767,507,821.60	13.96	¥484,941,178.50	12.12	¥499,556,395.35	13.67	¥38,353.66	55.78	44.22
> 0.00% and <= 5.00%	1,606	3.30	¥201,517,249.99	3.66	¥117,610,395.10	2.94	¥115,445,018.69	3.16	¥71,883.57	22.15	77.85
> 5.00% and <= 6.00%	2,687	5.52	¥280,761,157.05	5.11	¥127,862,639.88	3.20	¥124,314,986.34	3.40	¥46,265.35	27.58	72.42
> 6.00% and <= 7.00%	7,439	15.29	¥936,686,256.75	17.03	¥429,502,761.54	10.74	¥413,280,565.13	11.31	¥55,555.93	23.11	76.89

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Effective Interest Rate	Number of Loans	Percentage of Loans (%)	Original Principal Balance	Percentage of Original Principal Balance (%)	Outstanding Discounted Receivables Balance	Percentage of Outstanding Discounted Receivables Balance (%)	Outstanding Principal Balance	Percentage of Outstanding Principal Balance (%)	Average Outstanding Loan Balance	Weighted Average Downpayment Percentage (%)	Weighted Average LTV (%)
> 7.00% and <= 8.00%	2,515	5.17	¥452,110,386.20	8.22	¥191,447,519.71	4.79	¥182,951,573.57	5.00	¥72,744.16	24.79	75.21
> 8.00% and <= 9.00%	2,342	4.81	¥351,321,249.90	6.39	¥223,620,516.61	5.59	¥205,357,523.79	5.62	¥87,684.68	15.26	84.74
> 9.00% and <= 10.00%	4,636	9.53	¥859,851,135.10	15.64	¥841,185,883.77	21.03	¥744,219,917.84	20.36	¥160,530.61	9.89	90.11
> 10.00% and <= 11.00%	7,556	15.53	¥1,009,920,262.55	18.36	¥955,894,583.18	23.90	¥835,769,993.22	22.86	¥110,610.11	12.46	87.54
> 11.00% and <= 12.00%	4,447	9.14	¥505,495,725.27	9.19	¥530,926,348.30	13.27	¥448,934,987.34	12.28	¥100,952.32	11.77	88.23
> 12.00% and <= 13.00%	415	0.85	¥23,351,885.20	0.42	¥18,594,298.63	0.46	¥16,774,879.60	0.46	¥40,421.40	36.58	63.42
> 13.00% and <= 14.00%	29	0.06	¥3,208,740.00	0.06	¥1,709,577.64	0.04	¥1,531,296.03	0.04	¥52,803.31	25.28	74.72
> 14.00% and <= 15.00%	25	0.05	¥1,501,376.60	0.03	¥702,433.12	0.02	¥647,165.82	0.02	¥25,886.63	35.80	64.20
> 15.00% and <= 16.00%	1,924	3.95	¥105,024,261.70	1.91	¥75,382,451.24	1.88	¥66,268,055.43	1.81	¥34,442.86	35.29	64.71
> 16.00%	15	0.03	¥1,059,000.50	0.02	¥622,167.57	0.02	¥553,650.16	0.01	¥36,910.01	34.99	65.01
Total	**48,661**	**100.00**	**¥5,499,316,508.41**	**100.00**	**¥4,000,002,754.79**	**100.00**	**¥3,655,606,008.31**	**100.00**	**¥75,123.94**	**20.29**	**79.71**

Statistics	Amount（%）
Minimum Interest Rate	0.00
Maximum Interest Rate	18.00
Weighted Average Interest Rate	8.18

8. Original Term

Original Term in Months	Number of Loans	Percentage of Loans (%)	Original Principal Balance	Percentage of Original Principal Balance (%)	Outstanding Discounted Receivables Balance	Percentage of Outstanding Discounted Receivables Balance (%)	Outstanding Principal Balance	Percentage of Outstanding Principal Balance (%)	Average Outstanding Loan Balance	Weighted Average Downpayment Percentage (%)	Weighted Average LTV (%)
<= 12	289	0.59	¥11,302,722.50	0.21	¥7,466,500.69	0.19	¥7,560,216.92	0.21	¥26,159.92	57.57	42.43
> 12 and <= 24	10,962	22.53	¥567,466,153.78	10.32	¥389,999,218.03	9.75	¥399,868,958.33	10.94	¥36,477.74	55.55	44.45
> 24 and <= 36	8,961	18.42	¥733,374,339.03	13.34	¥426,938,689.82	10.67	¥402,519,057.06	11.01	¥44,918.99	32.12	67.88

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Original Term in Months	Number of Loans	Percentage of Loans (%)	Original Principal Balance	Percentage of Original Principal Balance (%)	Outstanding Discounted Receivables Balance	Percentage of Outstanding Discounted Receivables Balance (%)	Outstanding Principal Balance	Percentage of Outstanding Principal Balance (%)	Average Outstanding Loan Balance	Weighted Average Downpayment Percentage (%)	Weighted Average LTV (%)
> 36 and <= 48	1,377	2.83	¥163,648,001.34	2.98	¥55,404,566.51	1.39	¥54,707,290.38	1.50	¥39,729.33	31.85	68.15
> 48 and <= 60	27,072	55.63	¥4,023,525,291.76	73.15	¥3,120,193,779.74	78.00	¥2,790,950,485.62	76.34	¥103,093.62	13.97	86.03
Total	**48,661**	**100.00**	**¥5,499,316,508.41**	**100.00**	**¥4,000,002,754.79**	**100.00**	**¥3,655,606,008.31**	**100.00**	**¥75,123.94**	**20.29**	**79.71**

Statistics	Amount (months)
Minimum Original Term	12.00
Maximum Original Term	60.00
Weighted Average Original Term	53.60

9. Remaining Term

Remaining Term in Months	Number of Loans	Percentage of Loans (%)	Original Principal Balance	Percentage of Original Principal Balance (%)	Outstanding Discounted Receivables Balance	Percentage of Outstanding Discounted Receivables Balance (%)	Outstanding Principal Balance	Percentage of Outstanding Principal Balance (%)	Average Outstanding Loan Balance	Weighted Average Downpayment Percentage (%)	Weighted Average LTV (%)
<= 12	7,772	15.97	¥775,034,011.14	14.09	¥182,047,550.75	4.55	¥180,499,649.44	4.94	¥23,224.35	35.75	64.25
> 12 and <= 24	16,646	34.21	¥1,366,673,689.16	24.85	¥713,234,426.35	17.83	¥710,583,364.04	19.44	¥42,687.93	42.51	57.49
> 24 and <= 36	8,979	18.45	¥998,243,289.59	18.15	¥673,757,924.54	16.84	¥635,590,295.23	17.39	¥70,786.31	28.36	71.64
> 36 and <= 48	2,374	4.88	¥277,838,285.12	5.05	¥236,777,198.54	5.92	¥211,990,408.00	5.80	¥89,296.72	15.66	84.34
> 48 and <= 60	12,890	26.49	¥2,081,527,233.40	37.86	¥2,194,185,654.61	54.86	¥1,916,942,291.60	52.43	¥148,715.46	9.81	90.19
Total	**48,661**	**100.00**	**¥5,499,316,508.41**	**100.00**	**¥4,000,002,754.79**	**100.00**	**¥3,655,606,008.31**	**100.00**	**¥75,123.94**	**20.29**	**79.71**

Statistics	Amount (months)
Minimum Remaining Term	6.00

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Statistics	Amount (months)
Maximum Remaining Term	58.00
Weighted Average Remaining Term	41.18

10. Seasoning

Seasoning in Months	Number of Loans	Percentage of Loans (%)	Original Principal Balance	Percentage of Original Principal Balance (%)	Outstanding Discounted Receivables Balance	Percentage of Outstanding Discounted Receivables Balance (%)	Outstanding Principal Balance	Percentage of Outstanding Principal Balance (%)	Average Outstanding Loan Balance	Weighted Average Downpayment Percentage (%)	Weighted Average LTV (%)
<= 12	26,599	54.66	¥2,906,462,754.51	52.85	¥2,871,163,135.44	71.78	¥2,581,092,541.95	70.61	¥97,037.20	17.88	82.12
> 12 and <= 24	6,272	12.89	¥533,102,186.86	9.69	¥343,313,229.29	8.58	¥315,961,586.02	8.64	¥50,376.53	23.50	76.50
> 24 and <= 36	9,218	18.94	¥1,100,673,821.86	20.01	¥510,437,976.77	12.76	¥490,769,617.32	13.43	¥53,240.36	28.19	71.81
> 36 and <= 48	4,778	9.82	¥673,987,462.98	12.26	¥227,714,623.44	5.69	¥221,144,227.79	6.05	¥46,283.85	26.67	73.33
> 48 and <= 60	1,794	¥3.69	¥285,090,282.20	¥5.19	¥47,373,789.85	1.19	¥46,638,035.23	1.27	¥25,996.68	27.37	72.63
Total	**48,661**	**100.00**	**¥5,499,316,508.41**	**100.00**	**¥4,000,002,754.79**	**100.00**	**¥3,655,606,008.31**	**100.00**	**¥75,123.94**	**20.29**	**79.71**

Statistics	Amount (months)
Minimum Seasoning	2.00
Maximum Seasoning	54.00
Weighted Average Seasoning	12.43

11. Type of Credit

Type of Credit	Number of Loans	Percentage of Loans (%)	Original Principal Balance	Percentage of Original Principal Balance (%)	Outstanding Discounted Receivables Balance	Percentage of Outstanding Discounted Receivables Balance (%)	Outstanding Principal Balance	Percentage of Outstanding Principal Balance (%)	Average Outstanding Loan Balance	Weighted Average Downpayment Percentage (%)	Weighted Average LTV (%)
Classic Credit	46,465	95.49	¥5,295,020,265.86	96.29	¥3,861,884,759.15	96.55	¥3,528,802,839.33	96.53	¥75,945.40	20.32	79.68
Structured Payment	718	1.48	¥49,965,994.00	0.91	¥17,191,782.82	0.43	¥17,494,292.79	0.48	¥24,365.31	51.72	48.28
Balloon Credit	1,478	3.03	¥154,330,248.55	2.80	¥120,926,212.82	3.02	¥109,308,876.19	2.99	¥73,957.29	15.04	84.96

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Type of Credit	Number of Loans	Percentage of Loans (%)	Original Principal Balance	Percentage of Original Principal Balance (%)	Outstanding Discounted Receivables Balance	Percentage of Outstanding Discounted Receivables Balance (%)	Outstanding Principal Balance	Percentage of Outstanding Principal Balance (%)	Average Outstanding Loan Balance	Weighted Average Downpayment Percentage (%)	Weighted Average LTV (%)
Total	48,661	100.00	¥5,499,316,508.41	100.00	¥4,000,002,754.79	100.00	¥3,655,606,008.31	100.00	¥75,123.94	20.29	79.71

12. New and Used Cars

New or Used Cars r	Number of Loans	Percentage of Loans (%)	Original Principal Balance	Percentage of Original Principal Balance (%)	Outstanding Discounted Receivables Balance	Percentage of Outstanding Discounted Receivables Balance (%)	Outstanding Principal Balance	Percentage of Outstanding Principal Balance (%)	Average Outstanding Loan Balance	Weighted Average Downpayment Percentage (%)	Weighted Average LTV (%)
NEW	44,925	92.32	¥5,250,360,264.55	95.47	¥3,823,323,568.56	95.58	¥3,495,098,773.41	95.61	¥77,798.53	19.53	80.47
USED	3,736	7.68	¥248,956,243.86	4.53	¥176,679,186.23	4.42	¥160,507,234.90	4.39	¥42,962.32	36.80	63.20
Total	48,661	100.00	¥5,499,316,508.41	100.00	¥4,000,002,754.79	100.00	¥3,655,606,008.31	100.00	¥75,123.94	20.29	79.71

13. Brand

Brand	Number of Loans	Percentage of Loans (%)	Original Principal Balance	Percentage of Original Principal Balance (%)	Outstanding Discounted Receivables Balance	Percentage of Outstanding Discounted Receivables Balance(%)	Outstanding Principal Balance	Percentage of Outstandin g Principal Balance (%)	Average Outstanding Loan Balance	Weighted Average Downpaym ent Percentage (%)	Weighted Average LTV(%)
BENTLEY	5	0.01	¥10,893,200.00	0.20	¥8,608,776.51	0.22	¥7,925,327.80	0.22	¥1,585,065.56	33.77	66.23
FAW-AUDI	7,747	15.92	¥1,713,275,057.50	31.15	¥1,537,028,932.76	38.43	¥1,372,571,945.64	37.55	¥177,174.64	11.47	88.53
FAW—VW	25,141	51.67	¥2,351,731,906.77	42.76	¥1,451,295,572.18	36.28	¥1,362,692,232.58	37.28	¥54,201.99	27.92	72.08
Jetta	4,015	8.25	¥258,158,702.90	4.69	¥166,040,789.71	4.15	¥158,378,230.88	4.33	¥39,446.63	20.54	79.46
Lamborghini	6	0.01	¥11,120,856.90	0.20	¥6,546,496.42	0.16	¥6,643,889.40	0.18	¥1,107,314.90	47.80	52.20
Porsche	60	0.12	¥31,328,214.95	0.57	¥14,887,655.65	0.37	¥14,039,198.25	0.38	¥233,986.64	33.70	66.30

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Brand	Number of Loans	Percentage of Loans (%)	Original Principal Balance	Percentage of Original Principal Balance (%)	Outstanding Discounted Receivables Balance	Percentage of Outstanding Discounted Receivables Balance(%)	Outstanding Principal Balance	Percentage of Outstanding Principal Balance (%)	Average Outstanding Loan Balance	Weighted Average Downpayment Percentage (%)	Weighted Average LTV(%)
SAIC-AUDI	133	0.27	¥33,690,801.35	0.61	¥28,250,007.21	0.71	¥25,729,711.21	0.70	¥193,456.48	18.12	81.88
SKODA	118	0.24	¥10,289,469.30	0.19	¥3,541,550.25	0.09	¥3,340,451.17	0.09	¥28,308.91	28.18	71.82
SVW	8,064	16.57	¥824,234,382.29	14.99	¥600,627,190.16	15.02	¥534,965,020.61	14.63	¥66,339.91	19.27	80.73
VW Import	114	0.23	¥32,311,966.00	0.59	¥19,712,461.45	0.49	¥18,745,376.38	0.51	¥164,433.13	35.07	64.93
Volkswagen-Anhui	304	0.62	¥33,245,274.00	0.60	¥24,656,647.62	0.62	¥25,522,765.28	0.70	¥83,956.46	25.42	74.58
Others	2,954	6.07	¥189,036,676.45	3.44	¥138,806,674.87	3.47	¥125,051,859.11	3.42	¥42,333.06	36.10	63.90
Total	**48,661**	**100.00**	**¥5,499,316,508.41**	**100.00**	**¥4,000,002,754.79**	**100.00**	**¥3,655,606,008.31**	**100.00**	**¥75,123.94**	**20.29**	**79.71**

14. Geographic Region - Dealer

Geographic Region in English	Geographic Region in Chinese	Number of Loans	Percentage of Loans (%)	Original Principal Balance	Percentage of Original Principal Balance (%)	Outstanding Discounted Receivables Balance	Percentage of Outstanding Discounted Receivables Balance(%)	Outstanding Principal Balance	Percentage of Outstanding Principal Balance (%)	Average Outstanding Loan Balance	Weighted Average Downpayment Percentage (%)	Weighted Average LTV(%)
Henan Province	河南省	3,810	7.83	¥422,456,429.60	7.68	¥342,973,179.09	8.57	¥306,553,951.20	8.39	¥80,460.35	17.46	82.54
Jiangsu Province	江苏省	2,796	5.75	¥330,453,416.35	6.01	¥283,481,162.94	7.09	¥257,392,990.51	7.04	¥92,057.58	17.32	82.68
Sichuan Province	四川省	3,034	6.23	¥366,196,516.48	6.66	¥281,669,473.37	7.04	¥256,171,343.74	7.01	¥84,433.53	15.86	84.14
Shandong Province	山东省	3,230	6.64	¥375,511,690.40	6.83	¥276,556,460.14	6.91	¥251,325,799.95	6.88	¥77,809.85	17.11	82.89
Guangdong Province	广东省	2,388	4.91	¥318,627,314.09	5.79	¥254,080,752.90	6.35	¥230,794,547.76	6.31	¥96,647.63	16.82	83.18
Zhejiang Province	浙江省	2,432	5.00	¥281,743,441.60	5.12	¥225,452,454.70	5.64	¥205,372,418.91	5.62	¥84,445.90	20.33	79.67
Beijing	北京市	4,106	8.44	¥286,034,875.06	5.20	¥203,201,375.78	5.08	¥186,894,044.99	5.11	¥45,517.30	37.72	62.28
Shaanxi Province	陕西省	2,183	4.49	¥273,946,839.74	4.98	¥197,347,725.98	4.93	¥179,813,926.26	4.92	¥82,370.10	20.16	79.84

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Geographic Region in English	Geographic Region in Chinese	Number of Loans	Percentage of Loans (%)	Original Principal Balance	Percentage of Original Principal Balance (%)	Outstanding Discounted Receivables Balance	Percentage of Outstanding Discounted Receivables Balance(%)	Outstanding Principal Balance	Percentage of Outstanding Principal Balance (%)	Average Outstanding Loan Balance	Weighted Average Downpayment Percentage (%)	Weighted Average LTV(%)
Xinjiang Uygur	新疆维吾尔自治区	2,357	4.84	¥278,693,379.91	5.07	¥178,921,642.39	4.47	¥164,863,183.37	4.51	¥69,946.20	20.75	79.25
Guizhou Province	贵州省	2,504	5.15	¥266,852,217.99	4.85	¥178,336,079.82	4.46	¥164,760,417.93	4.51	¥65,798.89	22.51	77.49
Hubei Province	湖北省	1,964	4.04	¥227,962,640.00	4.15	¥153,301,141.57	3.83	¥140,655,750.73	3.85	¥71,616.98	23.67	76.33
Hebei Province	河北省	1,865	3.83	¥211,479,918.50	3.85	¥144,974,053.21	3.62	¥133,139,372.85	3.64	¥71,388.40	18.98	81.02
Fujian Province	福建省	1,509	3.10	¥174,349,214.00	3.17	¥123,788,604.74	3.09	¥113,153,552.21	3.10	¥74,985.79	19.39	80.61
Yunnan Province	云南省	1,625	3.34	¥165,230,933.56	3.00	¥118,268,381.20	2.96	¥108,379,733.02	2.96	¥66,695.22	22.52	77.48
Heilongjiang Province	黑龙江省	1,469	3.02	¥174,938,887.98	3.18	¥115,836,677.09	2.90	¥107,704,151.50	2.95	¥73,318.01	22.47	77.53
Liaoning Province	辽宁省	1,115	2.29	¥160,696,164.40	2.92	¥111,970,701.87	2.80	¥102,398,207.57	2.80	¥91,836.96	14.09	85.91
Shanxi Province	山西省	1,467	3.01	¥157,209,850.00	2.86	¥107,748,889.09	2.69	¥99,971,148.99	2.73	¥68,146.66	22.60	77.40
Hunan Province	湖南省	1,141	2.34	¥124,764,212.20	2.27	¥95,450,026.58	2.39	¥87,886,501.33	2.40	¥77,025.86	21.98	78.02
Anhui Province	安徽省	1,022	2.10	¥115,234,892.10	2.10	¥83,146,111.81	2.08	¥76,346,802.23	2.09	¥74,703.33	21.85	78.15
Inner Mongolia	内蒙古自治区	1,109	2.28	¥129,159,808.59	2.35	¥77,930,728.85	1.95	¥72,451,784.48	1.98	¥65,330.73	20.61	79.39
Jilin Province	吉林省	1,010	2.08	¥119,839,720.10	2.18	¥71,501,483.66	1.79	¥66,618,746.09	1.82	¥65,959.15	20.82	79.18
Jiangxi Province	江西省	766	1.57	¥87,050,116.00	1.58	¥70,105,683.05	1.75	¥63,718,909.34	1.74	¥83,183.95	19.52	80.48
Chongqing Municipality	重庆市	746	1.53	¥91,250,272.19	1.66	¥64,440,596.31	1.61	¥58,991,055.02	1.61	¥79,076.48	21.02	78.98
Gansu Province	甘肃省	726	1.49	¥82,531,233.99	1.50	¥55,196,721.15	1.38	¥50,617,791.11	1.38	¥69,721.48	21.10	78.90
Qinghai Province	青海省	508	1.04	¥63,432,334.89	1.15	¥42,964,532.43	1.07	¥39,284,960.17	1.07	¥77,332.60	20.85	79.15
Ningxia Hui	宁夏回族自治区	407	0.84	¥47,999,406.00	0.87	¥37,727,128.22	0.94	¥33,934,337.69	0.93	¥83,376.75	17.77	82.23
Tianjin	天津市	433	0.89	¥50,627,215.05	0.92	¥31,967,550.62	0.80	¥29,376,700.61	0.80	¥67,844.57	20.35	79.65
Guangxi Zhuang	广西壮族自治区	490	1.01	¥49,041,449.00	0.89	¥27,901,556.71	0.70	¥26,311,859.46	0.72	¥53,697.67	28.46	71.54
Shanghai	上海市	210	0.43	¥30,273,536.15	0.55	¥19,001,382.25	0.48	¥18,028,934.81	0.49	¥85,852.07	24.72	75.28
Tibet Autonomous Region	西藏自治区	135	0.28	¥21,551,171.49	0.39	¥14,996,977.93	0.37	¥13,691,553.98	0.37	¥101,418.92	14.69	85.31

Geographic Region in English	Geographic Region in Chinese	Number of Loans	Percentage of Loans (%)	Original Principal Balance	Percentage of Original Principal Balance (%)	Outstanding Discounted Receivables Balance	Percentage of Outstanding Discounted Receivables Balance(%)	Outstanding Principal Balance	Percentage of Outstanding Principal Balance (%)	Average Outstanding Loan Balance	Weighted Average Downpayment Percentage (%)	Weighted Average LTV(%)
Hainan Province	海南省	104	0.21	¥14,177,411.00	0.27	¥9,763,519.34	0.26	¥9,001,530.50	0.27	¥86,553.18	19.83	80.17
Total	**总计**	**48,661**	**100.00**	**¥5,499,316,508.41**	**100.00**	**¥4,000,002,754.79**	**100.00**	**¥3,655,606,008.31**	**100.00**	**¥75,123.94**	**20.29**	**79.71**

15. Secured Loan or Not

Secured Loan or Not	Number of Loans	Percentage of Loans (%)	Original Principal Balance	Percentage of Original Principal Balance (%)	Outstanding Discounted Receivables Balance	Percentage of Outstanding Discounted Receivables Balance (%)	Outstanding Principal Balance	Percentage of Outstanding Principal Balance (%)	Average Outstanding Loan Balance	Weighted Average Downpayment Percentage (%)	Weighted Average LTV (%)
Secured	48,661	100.00	¥5,499,316,508.41	100.00	¥4,000,002,754.79	100.00	¥3,655,606,008.31	100.00	¥75,123.94	20.29	79.71
Total	**48,661**	**100.00**	**¥5,499,316,508.41**	**100.00**	**¥4,000,002,754.79**	**100.00**	**¥3,655,606,008.31**	**100.00**	**¥75,123.94**	**20.29**	**79.71**

16. Internal Credit Score

Score Model	Number of Loans	Percentage of Loans (%)	Original Principal Balance	Percentage of Original Principal Balance (%)	Outstanding Discounted Receivables Balance	Percentage of Outstanding Discounted Receivables Balance (%)	Outstanding Principal Balance	Percentage of Outstanding Principal Balance (%)	Average Outstanding Loan Balance	Weighted Average Downpayment Percentage (%)	Weighted Average LTV (%)
SME EXPERT*	871	1.79	¥133,581,995.30	2.43	¥61,964,628.97	1.55	¥59,662,517.00	1.63	¥68,498.87	30.74	69.26

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Score Model	Number of Loans	Percentage of Loans (%)	Original Principal Balance	Percentage of Original Principal Balance (%)	Outstanding Discounted Receivables Balance	Percentage of Outstanding Discounted Receivables Balance (%)	Outstanding Principal Balance	Percentage of Outstanding Principal Balance (%)	Average Outstanding Loan Balance	Weighted Average Downpayment Percentage (%)	Weighted Average LTV (%)
0 to 2	2	0.00	¥621,307.00	0.01	¥370,364.71	0.01	¥354,138.95	0.01	¥177,069.48	44.27	55.73
3 to 5	144	0.30	¥19,817,047.00	0.36	¥11,348,299.57	0.28	¥11,121,141.74	0.30	¥77,230.15	40.91	59.09
6 to 8	384	0.79	¥68,110,819.00	1.24	¥25,232,030.22	0.63	¥24,405,129.87	0.67	¥63,555.03	30.24	69.76
9 to 11	289	0.59	¥32,884,746.30	0.60	¥18,661,872.65	0.47	¥17,759,131.61	0.49	¥61,450.28	27.03	72.97
12 to 14	50	0.10	¥11,903,076.00	0.22	¥6,203,352.52	0.16	¥5,884,572.87	0.16	¥117,691.46	24.58	75.42
15	2	0.00	¥245,000.00	0.00	¥148,709.30	0.00	¥138,401.96	0.00	¥69,200.98	30.91	69.09
Individual (Statistics 4.0) Model**	4,206	8.64	¥612,186,610.00	11.13	¥149,387,334.23	3.73	¥145,950,458.08	3.99	¥34,700.54	26.88	73.12
-10 to -7	0	-	¥0.00	-	¥0.00	-	¥0.00	-	¥0.00	n/a	n/a
-6 to -4	0	-	¥0.00	-	¥0.00	-	¥0.00	-	¥0.00	n/a	n/a
-3 to -1	1	0.00	¥100,000.00	0.00	¥28,284.13	0.00	¥27,822.51	0.00	¥27,822.51	50.47	49.53
0 to 2	85	0.17	¥8,864,090.00	0.16	¥2,160,089.42	0.05	¥2,117,477.76	0.06	¥24,911.50	35.72	64.28
3 to 5	903	1.86	¥115,970,168.80	2.11	¥27,063,599.02	0.68	¥26,492,260.10	0.72	¥29,338.05	28.98	71.02
6 to 8	1,951	4.01	¥273,874,414.60	4.98	¥66,404,886.44	1.66	¥64,899,077.19	1.78	¥33,264.52	26.29	73.71
9 to 11	1,126	2.31	¥185,548,054.60	3.37	¥46,581,259.49	1.16	¥45,452,234.26	1.24	¥40,366.11	25.62	74.38
12 to 14	133	0.27	¥26,499,772.00	0.48	¥6,805,235.94	0.17	¥6,626,237.02	0.18	¥49,821.33	29.69	70.31
15	7	0.01	¥1,330,110.00	0.02	¥343,979.79	0.01	¥335,349.24	0.01	¥47,907.03	30.96	69.04
Individual (Statistics 5.0) Model**	37,220	76.49	¥4,084,002,507.53	74.26	¥3,106,775,071.42	77.67	¥2,833,141,904.05	77.50	¥76,118.80	20.17	79.83
-10 to -7	0	-	¥0.00	-	¥0.00	-	¥0.00	-	¥0.00	n/a	n/a
-6 to -4	0	-	¥0.00	-	¥0.00	-	¥0.00	-	¥0.00	n/a	n/a
-3 to -1	0	-	¥0.00	-	¥0.00	-	¥0.00	-	¥0.00	n/a	n/a
0 to 2	6,964	14.31	¥463,610,552.95	8.43	¥270,687,980.09	6.77	¥270,163,939.44	7.39	¥38,794.36	50.39	49.61
3 to 5	11,405	23.44	¥1,262,024,807.00	22.95	¥904,406,496.81	22.61	¥831,575,943.62	22.75	¥72,913.28	20.61	79.39
6 to 8	8,606	17.69	¥1,051,926,794.65	19.13	¥820,649,855.98	20.52	¥741,857,882.31	20.29	¥86,202.40	17.21	82.79
9 to 11	7,962	16.36	¥1,020,218,742.54	18.55	¥868,771,515.66	21.72	¥774,677,737.57	21.19	¥97,296.88	15.25	84.75

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Score Model	Number of Loans	Percentage of Loans (%)	Original Principal Balance	Percentage of Original Principal Balance (%)	Outstanding Discounted Receivables Balance	Percentage of Outstanding Discounted Receivables Balance (%)	Outstanding Principal Balance	Percentage of Outstanding Principal Balance (%)	Average Outstanding Loan Balance	Weighted Average Downpayment Percentage (%)	Weighted Average LTV (%)
12 to 14	1,975	4.06	¥266,533,426.39	4.85	¥234,024,588.06	5.85	¥207,186,831.08	5.67	¥104,904.72	11.76	88.24
15	308	0.63	¥19,688,184.00	0.36	¥8,234,634.82	0.21	¥7,679,570.03	0.21	¥24,933.67	32.64	67.36
Individual (Statistics 6.0) Model***	6,364	13.08	¥669,545,395.58	12.18	¥681,875,720.17	17.05	¥616,851,129.18	16.87	¥96,928.21	18.46	81.54
-10 to -7	0	-	¥0.00	-	¥0.00	-	¥0.00	-	¥0.00	n/a	n/a
-6 to -4	0	-	¥0.00	-	¥0.00	-	¥0.00	-	¥0.00	n/a	n/a
-3 to -1	0	-	¥0.00	-	¥0.00	-	¥0.00	-	¥0.00	n/a	n/a
0 to 2	2,165	4.45	¥127,507,740.48	2.32	¥113,891,733.78	2.85	¥110,987,218.82	3.04	¥51,264.30	44.20	55.80
3 to 5	1,396	2.87	¥120,815,667.50	2.20	¥121,620,075.20	3.04	¥110,512,931.38	3.02	¥79,163.99	21.82	78.18
6 to 8	1,323	2.72	¥166,023,640.20	3.02	¥173,402,448.43	4.34	¥154,409,308.02	4.22	¥116,711.50	14.53	85.47
9 to 11	1,184	2.43	¥192,870,332.40	3.51	¥206,601,888.32	5.17	¥182,097,937.93	4.98	¥153,798.93	8.94	91.06
12 to 14	283	0.58	¥59,435,039.00	1.08	¥63,284,662.03	1.58	¥56,086,427.61	1.53	¥198,185.26	8.02	91.98
15	13	0.03	¥2,892,976.00	0.05	¥3,074,912.41	0.08	¥2,757,305.42	0.08	¥212,100.42	7.80	92.20
Total	**48,661**	**100.00**	**¥5,499,316,508.41**	**100.00**	**¥4,000,002,754.79**	**100.00**	**¥3,655,606,008.31**	**100.00**	**¥75,123.94**	**20.29**	**79.71**

*: In SME EXPERT Model, higher ceredit score reflects better internal rating
**: In Individual (Statistics 4.0) model, lower credit score reflects better internal rating
***: In Individual (Statistics 5.0) model, lower credit score reflects better internal rating
****: In Individual (Statistics 6.0) model, lower credit score reflects better internal rating

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17. Borrower Occupation

Borrower's Occupation	Number of loans	Percentage of Loans (%)	Original Principal Balance	Percentage of Original Principal Balance (%)	Outstanding Discounted Receivables Balance	Percentage of Outstanding Discounted Receivables Balance(%)	Outstanding Principal Balance	Percentage of Outstanding Principal Balance(%)	Average Outstanding Loan Balance	Weighted Average Downpayment Percentage(%)	Weighted Average LTV(%)
Employee	14,210	29.73	¥1,388,966,267.06	25.89	¥945,772,953.96	24.02	¥874,199,337.27	24.31	¥61,520.01	23.58	76.42
Manager	8,210	17.18	¥1,155,779,711.89	21.54	¥870,352,511.36	22.10	¥788,777,049.82	21.94	¥96,075.16	17.20	82.80
LegalPerson	5,080	10.63	¥839,419,931.44	15.64	¥722,882,981.23	18.36	¥647,979,924.12	18.02	¥127,555.10	14.03	85.97
Work	9,294	19.45	¥809,874,603.64	15.09	¥593,069,049.69	15.06	¥543,273,559.76	15.11	¥58,454.22	23.33	76.67
SelfEmployeed	3,501	7.33	¥406,617,650.72	7.58	¥264,015,609.85	6.70	¥242,433,071.95	6.74	¥69,246.81	20.69	79.31
Professional	1,760	3.68	¥182,696,261.01	3.40	¥131,848,054.36	3.35	¥120,893,246.17	3.36	¥68,689.34	22.75	77.25
PublicAdministrator	1,690	3.54	¥186,736,775.94	3.48	¥121,383,378.36	3.08	¥112,603,825.12	3.13	¥66,629.48	23.83	76.17
Farmer	1,318	2.76	¥111,399,133.04	2.08	¥77,571,242.41	1.97	¥71,919,899.65	2.00	¥54,567.45	22.94	77.06
ProfessionwithCertificate	882	1.85	¥83,427,637.53	1.55	¥65,574,656.19	1.67	¥60,336,727.84	1.68	¥68,408.99	24.73	75.27
Others	821	1.72	¥92,363,467.34	1.72	¥65,269,835.81	1.66	¥60,202,496.06	1.67	¥73,328.25	22.27	77.73
LiberalProfessions	651	1.36	¥67,559,416.03	1.26	¥49,352,759.29	1.25	¥45,009,060.67	1.25	¥69,138.34	22.55	77.45
Retired	259	0.54	¥26,304,879.40	0.49	¥19,691,689.78	0.50	¥18,177,855.02	0.51	¥70,184.77	24.03	75.97
Military	102	0.21	¥13,303,972.07	0.25	¥10,394,874.22	0.26	¥9,341,183.73	0.26	¥91,580.23	19.44	80.56
Student	12	0.02	¥1,284,806.00	0.03	¥858,529.31	0.02	¥796,254.13	0.02	¥66,354.51	29.07	70.93
Total	**47,790**	**100.00**	**¥5,365,734,513.11**	**100.00**	**¥3,938,038,125.82**	**100.00**	**¥3,595,943,491.31**	**100.00**	**¥75,244.68**	**20.13**	**79.87**

18. Borrower Income

Borrower's income range	Number of Loans	Percentage of Loans (%)	Original Principal Balance	Percentage of Original Principal Balance (%)	Outstanding Discounted Receivables Balance	Percentage of Outstanding Discounted Receivables Balance (%)	Outstanding Principal Balance	Percentage of Outstanding Principal Balance (%)	Average Outstanding Loan Balance	Weighted Average Downpayment Percentage (%)	Weighted Average LTV (%)
<= 100,000	14,605	30.56	¥1,157,041,527.31	21.56	¥777,385,866.82	19.74	¥722,404,299.42	20.09	¥49,462.81	26.93	73.07
> 100,000 and <= 200,000	21,156	44.27	¥2,191,842,772.03	40.85	¥1,522,453,623.29	38.66	¥1,399,415,190.52	38.92	¥66,147.44	22.21	77.79
> 200,000 and <= 300,000	6,332	13.25	¥910,864,727.16	16.98	¥709,322,686.80	18.01	¥641,296,325.73	17.83	¥101,278.64	16.80	83.20
> 300,000 and <= 400,000	2,488	5.21	¥438,340,101.30	8.17	¥362,312,300.43	9.20	¥325,656,140.56	9.06	¥130,890.73	14.08	85.92
> 400,000 and <= 500,000	741	1.55	¥140,631,865.10	2.62	¥114,471,804.67	2.91	¥102,645,172.31	2.85	¥138,522.50	12.90	87.10
> 500,000	2,468	5.16	¥527,013,520.21	9.82	¥452,091,843.81	11.48	¥404,526,362.77	11.25	¥163,908.57	13.32	86.68
Total	**47,790**	**100.00**	**¥5,365,734,513.11**	**100.00**	**¥3,938,038,125.82**	**100.00**	**¥3,595,943,491.31**	**100.00**	**¥75,244.68**	**20.13**	**79.87**

*:Individual Borrower Income
**:The data of Borrower income was obtained from the application form submitted by the Borrower.

19. Interest Type

Interest type	Number of Loans	Percentage of Loans (%)	Original Principal Balance	Percentage of Original Principal Balance (%)	Outstanding Discounted Receivables Balance	Percentage of Outstanding Discounted Receivables Balance (%)	Outstanding Principal Balance	Percentage of Outstanding Principal Balance (%)	Average Outstanding Loan Balance	Weighted Average Downpayment Percentage (%)	Weighted Average LTV (%)
Fixed	48,661	100.00	¥5,499,316,508.41	100.00	¥4,000,002,754.79	100.00	¥3,655,606,008.31	100.00	¥75,123.94	20.29	79.71
Total	**48,661**	**100.00**	**¥5,499,316,508.41**	**100.00**	**¥4,000,002,754.79**	**100.00**	**¥3,655,606,008.31**	**100.00**	**¥75,123.94**	**20.29**	**79.71**

* All weighted average figures are calculated based on outstanding discounted receivables balance.
** All figures are based on a pool cut as of April 30th, 2026 and are subject to changes in the final portfolio.

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(iii) in a transaction that, in accordance with Article L. 411-2-I of the French Monetary and Financial Code and Article 211-2 of the General Regulation of the AMF, does not constitute a public offering of financial securities. Pursuant to Article 211-3 of the General Regulation of the AMF.

Investors in France are informed that the subsequent direct or indirect retransfer of the securities proposed to be offered by the Issuer to the public in France can only be made in compliance with Articles L. 411-1, L. 411-2, L. 412-1 and L. 621-8 through L. 621-8-3 of the French Monetary and Financial Code.

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