**资产池统计信息**

（一）截至2013年12月31日资产池基本情况

|  |  |  |
| --- | --- | --- |
| **基本情况** | **数值** | **单位** |
| 本金余额 | 995,000,010.64 | 元 |
| 贷款笔数 | 17,650 | 笔 |
| 单笔贷款最高本金余额 | 284,662.69 | 元 |
| 单笔贷款最低本金余额 | 20,019.64 | 元 |
| 单笔贷款平均本金余额 | 56,373.94 | 元 |
| 合同金额 | 1,295,162,801.80 | 元 |
| 单笔贷款最高合同金额 | 373,100.00 | 元 |
| 单笔贷款最低合同金额 | 24,000.00 | 元 |
| 单笔贷款平均合同金额 | 73,380.33 | 元 |
| 平均贷款年利率 | 14.49 | % |
| 平均贷款合同期限 | 38.63 | 月 |
| 平均贷款剩余期限 | 27.37 | 月 |
| 平均贷款账龄 | 11.25 | 月 |
| 平均贷款初始抵押率 | 66.65 | % |
| 发放贷款时借款人平均年龄 | 35.09 | 岁 |

（二）截至2013年12月31日资产池分类统计

1．按“抵押贷款”本金偿还方式

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **本金还款方式** | **金额：元** | **占比：%** | **数量：笔** | **占比：%** |
| 等额本息 | 995,000,010.64 | 100.00 | 17,650 | 100.00 |
| **总计** | **995,000,010.64** | **100.00** | **17,650** | **100.00** |

2．按“抵押贷款”质量（“银监会”贷款五级分类标准）

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **五级分类** | **金额：元** | **占比：%** | **数量：笔** | **占比：%** |
| 正常类 | 995,000,010.64 | 100.00 | 17,650 | 100.00 |
| **总计** | **995,000,010.64** | **100.00** | **17,650** | **100.00** |

3．按“抵押贷款”合同期限

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **合同期限** | **金额：元** | **占比：%** | **数量：笔** | **占比：%** |
| 36个月 | 909,835,852.35 | 91.44 | 15,610 | 88.44 |
| 48个月 | 9,362,728.15 | 0.94 | 219 | 1.24 |
| 60个月 | 75,801,430.14 | 7.62 | 1,821 | 10.32 |
| **总计** | **995,000,010.64** | **100.00** | **17,650** | **100.00** |

4．按“抵押贷款”账龄

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **账龄** | **金额：元** | **占比：%** | **数量：笔** | **占比：%** |
| 9-12个月 | 909,835,852.35 | 91.44 | 15,610 | 88.44 |
| 13-24个月 | 9,362,728.15 | 0.94 | 219 | 1.24 |
| 25-32个月 | 75,801,430.14 | 7.62 | 1,821 | 10.32 |
| **总计** | **995,000,010.64** | **100.00** | **17,650** | **100.00** |

5．按“抵押贷款”剩余期限

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **剩余期限** | **金额：元** | **占比：%** | **数量：笔** | **占比：%** |
| 26个月 | 286,525,276.67 | 28.80 | 5,051 | 28.62 |
| 27个月 | 241,152,394.43 | 24.24 | 4,408 | 24.97 |
| 28个月 | 271,716,148.14 | 27.31 | 4,741 | 26.86 |
| 29个月 | 195,606,191.40 | 19.66 | 3,450 | 19.55 |
| **总计** | **995,000,010.64** | **100.00** | **17,650** | **100.00** |

6．按“抵押贷款”当前执行的年利率

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **贷款利率** | **金额：元** | **占比：%** | **数量：笔** | **占比：%** |
| 11%-12%（含） | 132,311,025.47 | 13.30 | 1,978 | 11.21 |
| 12%-13%（含） | 171,951,270.10 | 17.28 | 2,796 | 15.84 |
| 13%-14%（含） | 141,676,573.98 | 14.24 | 2,387 | 13.52 |
| 14%-15%（含） | 203,813,471.21 | 20.48 | 3,631 | 20.57 |
| 15%-16%（含） | 133,417,914.46 | 13.41 | 2,544 | 14.41 |
| >16% | 211,829,755.42 | 21.29 | 4,314 | 24.44 |
| **总计** | **995,000,010.64** | **100.00** | **17,650** | **100.00** |

7．按“抵押贷款”合同金额

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **合同金额** | **金额：元** | **占比：%** | **数量：笔** | **占比：%** |
| 小于等于50,000 | 187,623,181.11 | 18.86 | 5,757 | 32.62 |
| 50,000-100,000（含） | 497,383,029.61 | 49.99 | 8,994 | 50.96 |
| 100,000-150,000（含） | 202,430,023.87 | 20.34 | 2,144 | 12.15 |
| 150,000-200,000（含） | 78,770,218.59 | 7.92 | 612 | 3.47 |
| 大于200,000 | 28,793,557.46 | 2.89 | 143 | 0.81 |
| **总计** | **995,000,010.64** | **100.00** | **17,650** | **100.00** |

8．按“抵押贷款”的“未偿本金余额”

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **未偿本金余额** | **金额：元** | **占比：%** | **数量：笔** | **占比：%** |
| 小于等于50,000 | 338,534,725.37 | 34.02 | 9,272 | 52.53 |
| 50,000-100,000（含） | 476,282,187.44 | 47.87 | 6,972 | 39.50 |
| 100,000-150,000（含） | 144,789,869.62 | 14.55 | 1,222 | 6.92 |
| 150,000-200,000（含） | 19,066,714.94 | 1.92 | 113 | 0.64 |
| 大于200,000 | 16,326,513.27 | 1.64 | 71 | 0.40 |
| **总计** | **995,000,010.64** | **100.00** | **17,650** | **100.00** |

9．按“抵押贷款”的初始抵押率

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **初始抵押率** | **金额：元** | **占比：%** | **数量：笔** | **占比：%** |
| 20%-30%（含） | 1,179,984.00 | 0.12 | 31 | 0.18 |
| 30%-40%（含） | 7,322,771.94 | 0.74 | 168 | 0.95 |
| 40%-50%（含） | 43,803,519.25 | 4.40 | 838 | 4.75 |
| 50%-60%（含） | 113,888,229.59 | 11.45 | 1,858 | 10.53 |
| 60%-70%（含） | 771,878,729.66 | 77.58 | 13,569 | 76.88 |
| 70%-80%（含） | 56,926,776.20 | 5.72 | 1,186 | 6.72 |
| **总计** | **995,000,010.64** | **100.00** | **17,650** | **100.00** |

10．按发放贷款时“借款人”年龄

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **借款人年龄** | **金额：元** | **占比：%** | **数量：笔** | **占比：%** |
| 25-30岁 | 291,387,053.74 | 29.29 | 5,662 | 32.08 |
| 31-35岁 | 249,240,585.63 | 25.05 | 4,484 | 25.41 |
| 36-40岁 | 188,513,063.34 | 18.95 | 3,228 | 18.29 |
| 41-45岁 | 150,811,400.26 | 15.16 | 2,418 | 13.70 |
| 46-50岁 | 95,089,496.20 | 9.56 | 1,572 | 8.91 |
| 51-55岁 | 19,958,411.47 | 2.01 | 286 | 1.62 |
| **总计** | **995,000,010.64** | **100.00** | **17,650** | **100.00** |

11．按“抵押贷款”发放地区

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **发放省份** | **金额：元** | **占比：%** | **数量：笔** | **占比：%** |
| 山东 | 135,823,177.65 | 13.65 | 2,663 | 15.09 |
| 江苏 | 150,945,933.46 | 15.17 | 2,422 | 13.72 |
| 云南 | 60,530,790.56 | 6.08 | 1,169 | 6.62 |
| 河南 | 71,693,611.90 | 7.21 | 1,167 | 6.61 |
| 四川 | 56,674,285.98 | 5.70 | 1,118 | 6.33 |
| 广东 | 43,601,225.86 | 4.38 | 792 | 4.49 |
| 辽宁 | 37,395,564.64 | 3.76 | 770 | 4.36 |
| 安徽 | 48,098,064.64 | 4.83 | 753 | 4.27 |
| 内蒙古 | 42,079,384.49 | 4.23 | 704 | 3.99 |
| 河北 | 37,126,978.48 | 3.73 | 665 | 3.77 |
| 广西 | 30,538,877.93 | 3.07 | 604 | 3.42 |
| 贵州 | 32,232,814.05 | 3.24 | 581 | 3.29 |
| 湖南 | 31,859,757.19 | 3.20 | 566 | 3.21 |
| 江西 | 30,955,901.72 | 3.11 | 529 | 3.00 |
| 湖北 | 26,081,545.10 | 2.62 | 440 | 2.49 |
| 山西 | 26,378,048.76 | 2.65 | 432 | 2.45 |
| 黑龙江 | 21,952,561.10 | 2.21 | 412 | 2.33 |
| 陕西 | 25,226,404.02 | 2.54 | 409 | 2.32 |
| 福建 | 22,805,063.23 | 2.29 | 375 | 2.12 |
| 海南 | 8,912,188.11 | 0.90 | 171 | 0.97 |
| 宁夏 | 8,238,842.12 | 0.83 | 161 | 0.91 |
| 天津 | 8,645,547.31 | 0.87 | 158 | 0.90 |
| 上海 | 9,769,499.79 | 0.98 | 133 | 0.75 |
| 吉林 | 4,860,822.17 | 0.49 | 100 | 0.57 |
| 北京 | 7,220,329.47 | 0.73 | 99 | 0.56 |
| 新疆 | 5,642,459.36 | 0.57 | 86 | 0.49 |
| 重庆 | 4,871,144.60 | 0.49 | 84 | 0.48 |
| 浙江 | 3,690,699.52 | 0.37 | 67 | 0.38 |
| 甘肃 | 903,293.19 | 0.09 | 13 | 0.07 |
| 青海 | 245,194.24 | 0.02 | 7 | 0.04 |
| **总计** | **995,000,010.64** | **100.00** | **17,650** | **100.00** |

12．按“抵押车辆”品牌

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **品牌** | **金额：元** | **占比：%** | **数量：笔** | **占比：%** |
| 别克 | 315,912,021.58 | 31.75 | 4,165 | 23.60 |
| 雪佛兰 | 251,267,873.42 | 25.25 | 4,594 | 26.03 |
| 现代 | 63,807,643.74 | 6.41 | 963 | 5.46 |
| 长城 | 80,428,042.51 | 8.08 | 1,740 | 9.86 |
| 其他品牌 | 283,584,429.39 | 28.50 | 6,188 | 35.06 |
| **总计** | **995,000,010.64** | **100.00** | **17,650** | **100.00** |

13．按“抵押贷款”的首付款比例

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **品牌** | **金额：元** | **占比：%** | **数量：笔** | **占比：%** |
| 20%-30%（含） | 191,697,092.28 | 19.27 | 3,592 | 20.35 |
| 30%-40%（含） | 656,416,866.58 | 65.97 | 11,450 | 64.87 |
| 40%-50%（含） | 107,928,878.06 | 10.85 | 1,805 | 10.23 |
| 50%-60%（含） | 31,157,409.35 | 3.13 | 619 | 3.51 |
| 60%-70%（含） | 6,776,631.73 | 0.68 | 156 | 0.88 |
| 70%-80%（含） | 1,023,132.64 | 0.10 | 28 | 0.16 |
| **总计** | **995,000,010.64** | **100.00** | **17,650** | **100.00** |

14．按“抵押车辆”的价格

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **合同金额** | **金额：元** | **占比：%** | **数量：笔** | **占比：%** |
| 小于等于100,000 | 347,182,294.85 | 34.89 | 9,236 | 52.33 |
| 100,000-200,000（含） | 474,648,037.37 | 47.70 | 7,000 | 39.66 |
| 200,000-300,000（含） | 139,969,303.67 | 14.07 | 1,239 | 7.02 |
| 300,000-400,000（含） | 18,104,299.10 | 1.82 | 106 | 0.60 |
| 大于400,000 | 15,096,075.65 | 1.52 | 69 | 0.39 |
| **总计** | **995,000,010.64** | **100.00** | **17,650** | **100.00** |