

V4. 0. 202406



2024 6

" "

Auto-Loan ABS

1

2

/

3

4

5

6

0.02%

5000

"

"

/

/

" "

" "

" "

1

SPV / Special Purpose Vehicle / / / /

/

/

2

/

/

/

"

"

"

"

/

"

"

3

/

/

/

1

/

/

1

/

/

/

30

2

2

30

60

1

2

180

180

3

2

1

2

/

3

/

/

/

/

“ ”

1~2

3

/

/

1

AAA_{sf}

4

AAA_{sf}

6

/

1

	1.5	1.5	1.4	1.3	1.2
	1.5	1.4	1.3	1.2	1.1
	1.4	1.3	1.2	1.1	1.0
	1.3	1.2	1.1	1.0	0.9
	1.2	1.1	1.0	0.9	0.85

2

	AAA _{sf}	AA _{sf}	A _{sf}	BBB _{sf}	BB _{sf}
	8.25~4.68	6.00~3.40	4.50~2.55	3.00~1.70	1.50~0.85
%	67.50~38.25	45.00~25.50	30.00~17.00	15.00~8.50	0.00~0.00

4

1

2

/

/

/

/

/

/

/

/

/

/

/

2

1

/

/

/

/

/

/

/

/

/

/

/

/

/

2

3

/

/

/

/

/

/

/

AAA_{sf}

AA_{sf} A_{sf} BBB_{sf} BB_{sf} B_{sf} CCC_{sf} CC_{sf} C_{sf} AAA_{sf} CCC_{sf}

" + " " - "

级别设置	含义
AAA _{sf}	
AA _{sf}	
A _{sf}	
BBB _{sf}	
BB _{sf}	
B _{sf}	
CCC _{sf}	
CC _{sf}	
C _{sf}	