

# 信用评级公告

2023 7449

联合资信评估股份有限公司通过对“安顺 2022 年第一期个人消费贷款资产支持证券”的信用状况进行跟踪分析和评估，确定“安顺 2022 年第一期个人消费贷款资产支持证券”项下“22 安顺 1 优先 A”的信用等级维持 AAA<sub>sf</sub>，“22 安顺 1 优先 B”的信用等级提升至 AAA<sub>sf</sub>，“22 安顺 1 优先 C”的信用等级提升至 AA<sup>+</sup><sub>sf</sub>。

特此公告

○

2022

2023

					%				
22	1	A	8.49	23.10	46.15	72.65	AAA <sub>sf</sub>	AAA <sub>sf</sub>	
22	1	B	1.90	1.90	10.33	5.98	AAA <sub>sf</sub>	AA <sup>+</sup> <sub>sf</sub>	
22	1	C	3.30	3.30	17.93	10.38	AA <sup>+</sup> <sub>sf</sub>	AA <sub>sf</sub>	
22	1		3.50	3.50	19.00	10.99	NR	NR	
			<b>17.19</b>	<b>31.80</b>	<b>93.41</b>	<b>100.00</b>	--	--	
			1.21	--	6.59	--	--	--	
<sup>1</sup>			<b>18.40</b>	<b>31.80</b>	<b>100.00</b>	<b>100.00</b>	--	--	
1									2 NR

2022	8	30			
2029	4	26			
2022	4	30			
2023	3	31			
2023	4	26			
2022	8	30	2023	4	26

2022 8 5  
2023 7 28

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17 100022

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		V3.0.201907
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<sup>1</sup> = 183868.78  
+ 132.02

" 22 1 C" AA<sup>+</sup><sub>sf</sub>

1.

90+ 2.08%

90+ 2.36%

33.61 25.25

2.

6.59%

6.59 " 22 1

A" 63.24%

" 22 1 A"

26.50

" 22 1 B"

22.15 " 22 1

C" 14.59

3.

" 22 1 A" 22 1 B"

" 22 1 C"

151bps 170bps 180bps

1.

2. 2022

/

"

"

"

"

/

/



2022 " " 2022 8  
 30 2023 4 26  
 3 146078.86  
 2916.00 " 22 1 "  
 2022 1218.07

1

	22 1 A		22 1 B		22 1 C		22 1	
2022/9/26	50173.43	340.04	0.00	32.33	0.00	78.12	0.00	0.00
2022/10/26	15129.11	295.76	0.00	35.92	0.00	86.79	0.00	172.37
2022/11/26	14221.52	280.05	0.00	37.12	0.00	89.69	0.00	178.11
2022/12/26	14317.84	247.76	0.00	35.92	0.00	86.79	0.00	172.37
2023/1/26	13539.60	231.82	0.00	37.12	0.00	89.69	0.00	178.11
2023/2/26	12877.33	208.93	0.00	37.12	0.00	89.69	0.00	178.11
2023/3/26	13133.27	169.05	0.00	33.52	0.00	81.01	0.00	160.88
2023/4/26	12686.75	164.97	0.00	37.12	0.00	89.69	0.00	178.11
	<b>146078.86</b>	<b>1938.39</b>	<b>0.00</b>	<b>286.15</b>	<b>0.00</b>	<b>691.46</b>	<b>0.00</b>	<b>1218.07</b>

183868.78

" 22 1 "

132.02  
6.59%

6.00% 6.59

2

2 %

22 1 A	84921.14	231000.00	46.15	72.65	1.99	3.50	2024/04/26	
22 1 B	19000.00	19000.00	10.33	5.98	2.30	4.00	2024/06/26	
22 1 C	33000.00	33000.00	17.93	10.38	3.20	5.00	2024/10/26	
22 1	34952.59	34952.59	19.00	10.99	--	--	2026/04/26	
	<b>171873.73</b>	<b>317952.59</b>	<b>93.41</b>	<b>100.00</b>	--	--	--	--
	12127.07	--	6.59	--	--	--	--	--
	<b>184000.80</b>	<b>317952.59</b>	<b>100.00</b>	<b>100.00</b>	--	--	--	--

<sup>3</sup> " 21 1 A" 21 1 B" " 21  
 1 C"

					43.52%			
				22.15	" 22	1	C"	
	" 22	1	A"		25.59%			
63.24%			53.85%	14.59				
	2022	4	30					
26.50	" 22	1	B"					



1. /



1		33.61	25.25	
			14.28% <sup>4</sup>	
	183868.78	23583		13.84%
	23587			
		10.30		
	19.88		"	
		3		
		183868.78		317952.59
		323393.04		405559.57
		23583		29317
		23587		29323
		45.13		43.88
		25.25		33.61
		19.88		10.30
	%	14.97		14.91

2			3.60%	
			2.08%	
	30	992	90+	2.08%
	8746.12			90+
	4.76%		2.36%	
2.75%	30			
90		711		
6618.82				
		4	%	

5 %

10.00	1220	10484.93	5.70	1466	18394.98	5.79
12.00	2560	25285.50	13.75	1	10.76	0.00
13.00	--	--	--	3166	43831.02	13.79
14.00	7660	63259.65	34.40	9592	112742.23	35.46
15.00	428	3118.12	1.70	546	5716.44	1.80
16.00	4256	29681.61	16.14	5270	51717.98	16.27
17.00	4	14.44	0.01	25	87.27	0.03
18.00	7438	51874.29	28.21	9232	85158.92	26.78
18.50	21					



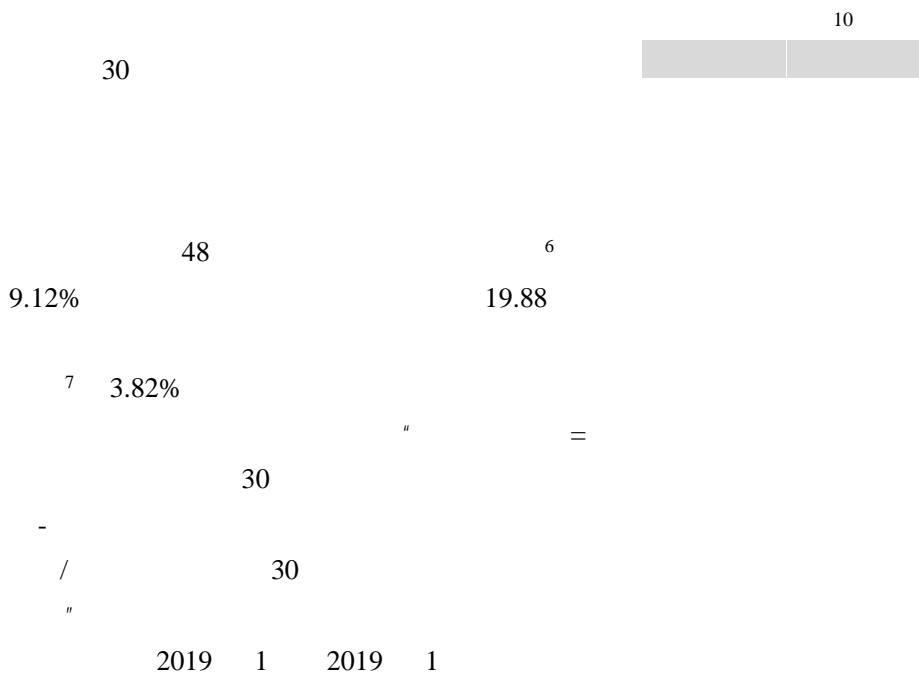
33.61

25.25

8



2019 1



<sup>6</sup> = 30 /

26.98%  
7.63%

2  
1  
" 22  
1 A " " 22 1

11

	3.82%	5.60%
	42.58%	59.28%
	7.63%	17.69%

2022



		22 1 B	411.88	411.88
		22 1 C	1518.47	1518.47
		22 1	0.00	0.00
	137018.55	22 1 A	84921.14	84921.14
		22 1 B	19000.00	19000.00
		22 1 C	33000.00	33000.00
		22 1	34952.59	14224.11
			--	--
	<b>156808.93</b>		<b>182979.49</b>	<b>156808.93</b>

AA<sup>+</sup><sub>sf</sub>  
 " 22 1 C"  
 14224.11  
 " 22 1 " " 22  
 1 C" 10.39% 12 1 C"  
 " 22 1 C" AA<sup>+</sup><sub>sf</sub>  
 " 22 1 A"  
 AAA<sub>sf</sub> " 22 1 B"  
 AA<sup>+</sup><sub>sf</sub> AAA<sub>sf</sub> " 22  
 AA<sub>sf</sub> AA<sup>+</sup><sub>sf</sub>



" 22 1 A"  
 " 22 1 B"  
 " 2022 " 22 1 A"  
 " 22 1 B" AAA<sub>sf</sub>  
 1 C" AA<sup>+</sup><sub>sf</sub> " 22 1 C"  
 AAA<sub>sf</sub> " 22  
 AA<sup>+</sup><sub>sf</sub>

<sup>12</sup> " 21 1 A" = " 21 1 A"  
 / " 21 1 A"

AA<sub>sf</sub> A<sub>sf</sub> BBB<sub>sf</sub> BB<sub>sf</sub> B<sub>sf</sub> CCC<sub>sf</sub> CC<sub>sf</sub> C<sub>sf</sub> AAA<sub>sf</sub> CCC<sub>sf</sub> AAA<sub>sf</sub>

" + " - "

AAA <sub>sf</sub>	
AA <sub>sf</sub>	
A <sub>sf</sub>	
BBB <sub>sf</sub>	
BB <sub>sf</sub>	
B <sub>sf</sub>	
CCC <sub>sf</sub>	
CC <sub>sf</sub>	
C <sub>sf</sub>	