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|  | | **“承德银行承溢盈人民币理财产品”** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| **2024年年度运作情况报告** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |  | |
| 一、产品情况介绍 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |  | |
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| （一）存续产品情况 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |  | |
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| 截至2024年12月31日，承德银行承溢盈人民币理财产品共存续产品26只。 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

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| 产品简称 | 理财份额 | 产品总资产 | 产品净资产 | 单位净值 |
| 承溢盈第二百三十一期 | 14123000 | 14194877.5 | 14144311.6 | 1.0015 |
| 承溢盈第二百三十四期 | 9542000 | 9600109.66 | 9566512.39 | 1.0026 |
| 承溢盈第二百三十五期 | 15473000 | 15749947.02 | 15696533.52 | 1.0144 |
| 承溢盈第二百三十八期 | 16634000 | 17597550.7 | 17541278.12 | 1.0545 |
| 承溢盈第二百三十九期 | 14717000 | 14844491.9 | 14795576.35 | 1.0053 |
| 承溢盈第二百四十一期 | 13566000 | 14179000.21 | 14134980.01 | 1.0419 |
| 承溢盈第二百四十二期 | 24099000 | 24986478.13 | 24911368.09 | 1.0337 |
| 承溢盈第二百四十六期 | 26281000 | 26998372.92 | 26918536.24 | 1.0243 |
| 承溢盈第二百四十七期 | 12032000 | 12267597.31 | 12231874.63 | 1.0166 |
| 承溢盈第二百四十九期 | 21330000 | 22446961.22 | 22385112.44 | 1.0495 |
| 承溢盈第二百五十二期 | 17597000 | 18322042.38 | 18272230.66 | 1.0384 |
| 承溢盈第二百五十三期 | 35000000 | 36989765.56 | 36893451.97 | 1.0541 |
| 承溢盈第二百五十六期 | 24997000 | 25886939.74 | 25819631.59 | 1.0329 |
| 承溢盈第二百五十九期 | 10000000 | 10561813.85 | 10554007.59 | 1.0554 |
| 承溢盈第二百六十一期 | 7000000 | 7836864.06 | 7831546.86 | 1.1188 |
| 承溢盈第二百六十七期 | 27705000 | 29467470.75 | 29448184.56 | 1.0629 |
| 承溢盈第二百六十八期 | 15000000 | 16120080.33 | 16109953.29 | 1.074 |
| 承溢盈第二百七十期 | 3850000 | 4130670.51 | 4122431.02 | 1.0708 |
| 承溢盈第二百七十三期 | 6011000 | 6487312.06 | 6474861.16 | 1.0772 |
| 承溢盈第二百七十四期 | 13651000 | 14593638.15 | 14565363.75 | 1.067 |
| 承溢盈第二百七十五期 | 15027000 | 15069873.97 | 15039935.55 | 1.0009 |
| 承溢盈第二百七十六期 | 4931000 | 5250283.46 | 5240460.2 | 1.0628 |
| 承溢盈第二百七十七期 | 6571000 | 6872242.06 | 6859539.3 | 1.0439 |
| 承溢盈第二百七十八期 | 14000000 | 14040599.51 | 14014500.5 | 1.001 |
| 承溢盈第二百七十九期 | 16200000 | 16382462.69 | 16352264.27 | 1.0094 |
| 承溢盈第二百八十期 | 18999000 | 20253296.55 | 20219191.57 | 1.0642 |

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| 二、产品持仓状况 | | | | | | |
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| 截至2022年12月31日，本产品投资的持仓资产结构如下： | | | | | | |

截至2024年12月31日，本系列产品投资的持仓资产结构如下：

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| --- | --- | --- | --- |
| **资产类别** | **具体资产** | **余额（万元）** | **占比（%）** |
| 现金及银行存款 | 现金及活期存款 | 7588.42 | 18.02 |
| 资产管理产品 | 券商资产管理产品 | 21766.47 | 51.69 |
| 资产管理产品 | 信托产品 | 9532.53 | 22.64 |
| 公募基金 | 股票基金 | 1167.63 | 2.77 |
| 债券 | 债券 | 2058.02 | 4.88 |
| 合计 | | 42113.07 | 100 |

三、理财产品业绩表现

截至2024年12月31日，本系列产品总资产为421130742.2 元，产品净资产为420143637.23元。全年兑付金额122011.92万元，客户端实现收益总额3325.62万元。

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| 四、产品组合流动性风险分析 | | | | | | | | | | | | |  |  |  | |  |  |
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| 本产品为封闭式产品，报告期内产品管理人合理安排资产配置结构，控制资产久期，严格按照产品说明书约定的投资范围与比例限制实施投资管理。本报告期内，本产品未发生重大流动性风险事件。 | | | | | | | | | | | | | | | | | | |
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| 五、本报告期主要操作回顾 | | | | | | | | | | | | |  |  |  |  | |  |  |
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| 本报告期，产品管理人采取稳健的投资策略，通过配置资质优良且久期合理的固收类资产，实现了产品单位净值的稳健增长。 | | | | | | | | | | | | | | | | | | |

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| 六、托管人报告 | | | | | | | | | | | | |  |  |  |  | |  |
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| 报告期内本产品托管人遵规守信情况声明。  本报告期内，本产品托管人在对本产品的托管过程中，严格遵守法律法规和托管协议的有关规定，不存在损害理财产品份额持有人利益的行为，尽职尽责地履行了产品托管人应尽的义务  托管人对报告期内本理财产品投资运作、净值计算、利润分配等情况的说明。  本报告期内，托管行在对我行理财产品财产托管过程中，依照国家有关规定、托管协议和其他相关规定，对理财净值计算、费用开支等方面进行了认真的复核，对理财资金的投资运作方面进行了监督，未发现损害投资者利益的行为。 | | | | | | | | | | | | | | | | | | |

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|  |  |  |  |  |  |  | 承德银行股份有限公司 | | | | |  |  |  |  |  |  |
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|  |  |  |  |  |  |  |  | 2025年1月10日 | | | | | | | |  |  |
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| **免责声明** | | | | | | | | | | | | | | | | | |
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| 本报告内容仅供报告阅读者参考，一切商业决策均将由报告阅读者综合各方信息后自行作出，对于本报告所提供的信息导致的任何直接或间接的后果，管理人承德银行股份股份有限公司不承担任何责任。  本报告版权仅为管理人所有，未经书面许可任何机构和个人不得以任何形式翻版、复制和发表。除非是已被公开出版刊物正式刊登，否则，均应被视为非公开的研讨性分析行为。如引用、刊发，需注明出处为承德银行股份股份有限公司，且不得对本报告进行有悖原意的引用、删节和修改。  管理人承德银行股份股份有限公司对于本免责声明条款具有修改和最终解释权。 | | | | | | | | | | | | | | | | | |