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|  |  | **“承德银行承溢盈人民币理财产品第二百七十六期”** | | | | | | | | | | | | | | | | |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | **2025年第二季度运作情况报告** | | | | | | | | | | | | | | | | |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  | 一、产品情况介绍 | | | | | | | | | | | | | | | | |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  | （一）产品要素 | | | | | | | | | | | | | | | | |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  | 承德银行承溢盈人民币理财产品第二百七十六期（产品代码CYY0276）其关键要素如下： | | | | | | | | | | | | | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  | 中债产品登记编码 | | | | | C1089224000042 | | | | | | | | | | | |  |  |  |
|  |  | 起息日 | | | | | 2024年6月13日 | | | | | | | | | | | |  |  |  |
|  |  | 到期日 | | | | | 2026年1月20日 | | | | | | | | | | | |  |  |  |
|  |  | 产品期限 | | | | | 586天 | | | | | | | | | | | |  |  |  |
|  |  | 产品投资类型 | | | | | 固定收益类 | | | | | | | | | | | |  |  |  |
|  |  | 业绩比较基准 | | | | | 3.00% | | | | | | | | | | | |  |  |  |
|  |  | 产品管理人 | | | | | 承德银行股份有限公司 | | | | | | | | | | | |  |  |  |
|  |  | 产品托管人 | | | | | 宁波银行北京分行 | | | | | | | | | | | |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  | 二、产品持仓状况 | | | | | | |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  | 截至2025年6月30日，本产品投资的持仓资产结构如下： | | | | | | |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  | |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | | |  | | --- | | **资产类别** | | |  |  | | --- | --- | | **具体资产** |  | | |  | | --- | | **占比（%）** | | | |  | | --- | | 现金及活期存款 | | |  | | --- | | 现金及活期存款 | | |  | | --- | | 0.75 | | | |  | | --- | | 公募基金 | | |  | | --- | | 股票基金 | | |  | | --- | | 18.94 | | | |  | | --- | | 资产管理产品 | | |  | | --- | | 券商资产管理产品 | | |  | | --- | | 80.31 | | | | | | |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  | 三、产品持仓十大资产 | | | | | | | | | | | | |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  | 截至2025年6月30日，本产品持仓前十大资产市值合计805.78万元，占全部持仓资产规模合计100.00%。产品持仓前十大资产如下： | | | | | | | | | | | | | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  | |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | | |  | | --- | | **资产名称** | | |  | | --- | | **持仓市值（万元）** | | |  | | --- | | **占比（%）** | | | |  | | --- | | 现金 | | |  | | --- | | 653.18 | | |  | | --- | | 81.06 | | | |  | | --- | | 华夏中证机器人ETF | | |  | | --- | | 79.14 | | |  | | --- | | 9.82 | | | |  | | --- | | 天弘中证全指医疗保健设备与服务ETF | | |  | | --- | | 45.36 | | |  | | --- | | 5.63 | | | |  | | --- | | 易方达中证人工智能ETF | | |  | | --- | | 28.10 | | |  | | --- | | 3.49 | | | |  | | --- | | - | | |  | | --- | | - | | |  | | --- | | - | | | |  | | --- | | - | | |  | | --- | | - | | |  | | --- | | - | | | |  | | --- | | - | | |  | | --- | | - | | |  | | --- | | - | | | |  | | --- | | - | | |  | | --- | | - | | |  | | --- | | - | | | |  | | --- | | - | | |  | | --- | | - | | |  | | --- | | - | | | |  | | --- | | - | | |  | | --- | | - | | |  | | --- | | - | | | | | | | | |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  | 四、理财产品业绩表现 | | | | | | | | | | | | |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  | 截至2025年6月30日，本产品存续份额为4,931,000.00份，持有资产总规模为8,057,767.66元，产品资产净值为8,039,142.37元，单位净值为1.6303元，累计单位净值为1.6303元。本报告期内产品单位净值上涨0.4042元，自成立以来产品单位净值上涨0.6303元，成立至今实现年化收益率为60.0678%。 | | | | | | | | | | | | | | | | |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  | 五、产品组合流动性风险分析 | | | | | | | | | | | | |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  | 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。 | | | | | | | | | | | | | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 六、本报告期主要操作回顾 | | | | | | | | | | | | |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  | 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。 | | | | | | | | | | | | | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  | 承德银行 | | | | |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  | 2025年6月30日 | | | | | | | |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | **免责声明** | | | | | | | | | | | | | | | | | |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 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有限公司对于本免责声明条款具有修改和最终解释权。 | | | | | | | | | | | | | | | | | |  |  |  |