

2019

联合资信评估股份有限公司
China Lianhe Credit Rating Co., Ltd.

真诚 | 服务 专业 | 尽责 |

2024

信用评级公告

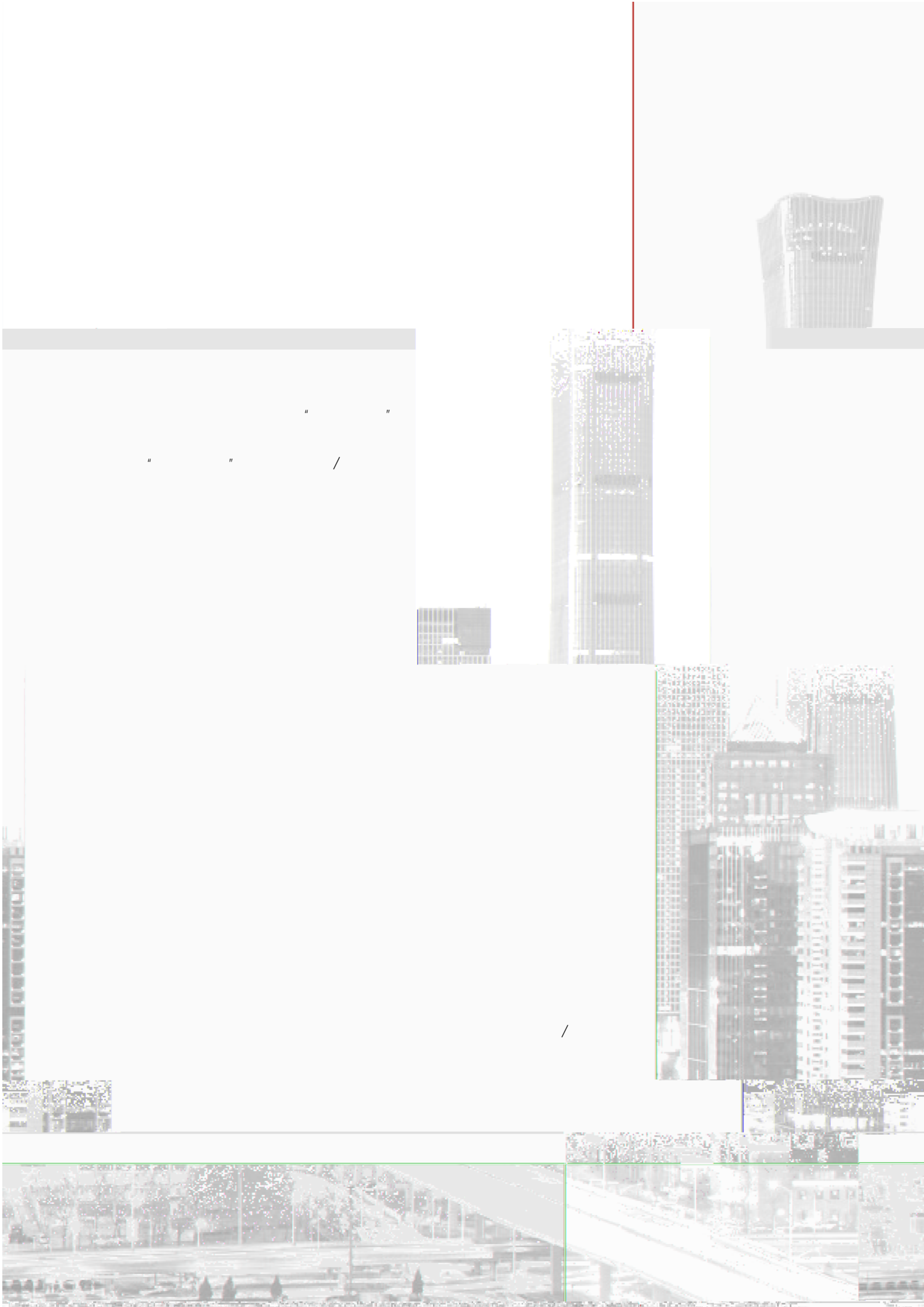
2024 6317

2019

2019

19 安

鑫 2A3 的信用等级维持 AAA_{sf}



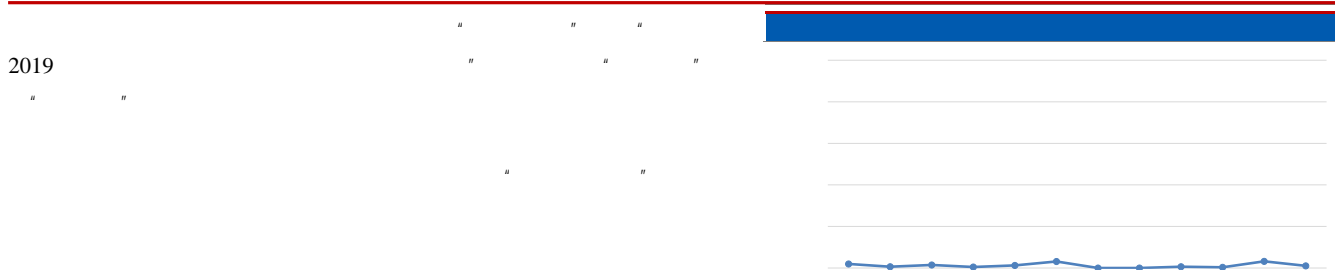
2019

2024

19	2A1	--	--	--	--	--	--	--	--
19	2A2	--	2.37	--	11.98%	--	36.93%	--	AAA _{sf}
19	2A3	6.78	10.12	47.44%	51.08%	52.56%	36.93%	AAA _{sf}	AAA _{sf}
19	2C	6.22	6.22	43.48%	31.38%	--	--	NR	NR
		13.00	18.71	90.92%	94.45%	--	--	--	--
		1.30	1.10	9.08%	5.55%	--	--	--	--
		14.30¹	19.81	100.00%	100.00%	--	--	--	--

1.

2 NR



2019

" "

AAA_{sf}

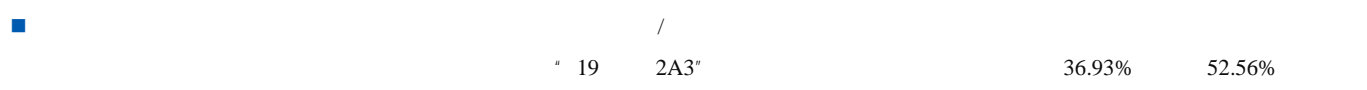
" 19 2A3"

	2019/12/19
	2036/01/26
	2023/04/27 2024/04/26
	2024/03/31
	2024/04/26
	2023/03/31
	2023/04/26

" 2019

" " 19 2A3"

AAA_{sf}



1 142973.32

0.11

2019 " " " " " 2019 12 19
 " " " 19 2C" " 19 2A1"
 " 19 2A2" " 19 2A3" 2024 4 26
 407458.24 367772.14 39686.10

1 •

	19	2A1	19	2A2	19	2A3	19	2C
0	47511.00	2164.06	26598.00	4027.31	55409.20	7311.30	0.00	728.94
1	42012.00	470.40	18096.00	3280.87	27445.78	5440.13	0.00	1243.28
2	477.00	1.30	45552.00	2261.15	25095.84	4543.00	0.00	1243.28
3	0.00	0.00	39754.00	623.81	25311.44	3710.03	0.00	1243.28
1 4	0.00	0.00	0.00	0.00	14509.88	978.40	0.00	415.56
	90000.00	2635.76	130000.00	10193.14	147772.14	21982.86	0.00	4874.34

2019

2

		25.76	30.19
		358.00	405.73
		3.99%	4.43%
		30.82%	34.36%
		8.10	6.97
		7.07	7.88
1.			3.
=	-	/365	

4 •

	5508	142032.36	99.34%	6524	196778.62	99.33%

	2597	62030.58	43.39%		2789	72313.62	36.51%
	5550	142973.32	100.00%		6562	198107.29	100.00%

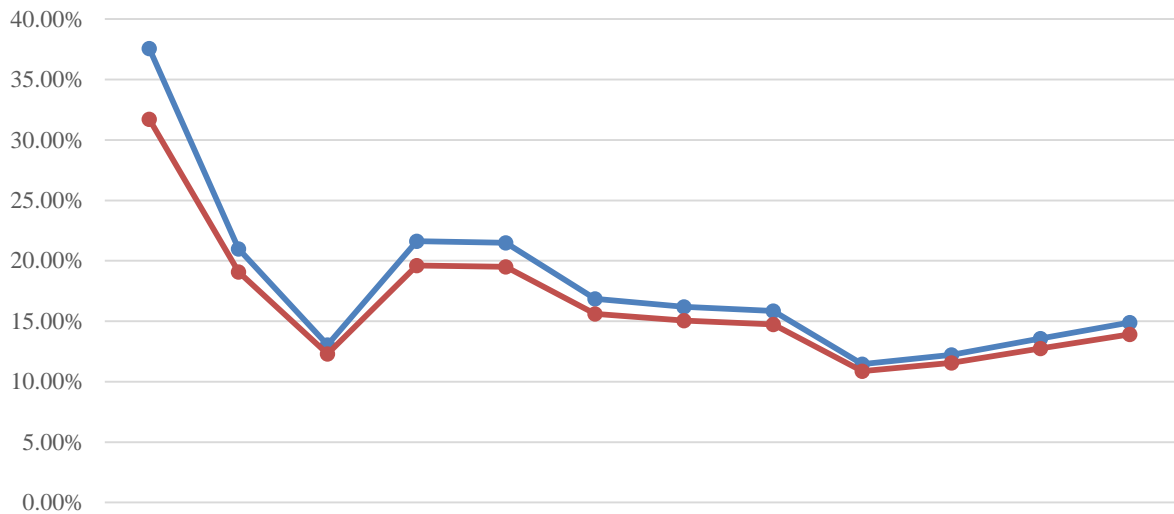
7 •

(20, 30]	122	3499.50	2.45%	268	9130.71	4.61%	
(30, 40]	1435	34844.07	24.37%	2125	59004.5	29.78%	
(40, 50]	1997	49839.15	34.86%	2645	78753.18	39.75%	
(50, 60]	1239	35857.38	25.08%	1467	49960.05	25.22%	
60	76	1774.68	1.24%	57	1258.85	0.64%	
³	681	17158.53	12.00%	--	--	--	
	5550	142973.32	100.00%	6562	198107.29	100.00%	

2

16.39% 17.98%
 4 0.28%
 = / 61.75%

8 •



$$APR = \frac{(CPR) \cdot (1 - \frac{1}{(1 + \frac{360}{A})^n})}{1 - \frac{1}{(1 + \frac{360}{A})^n}}$$

2019

3

4

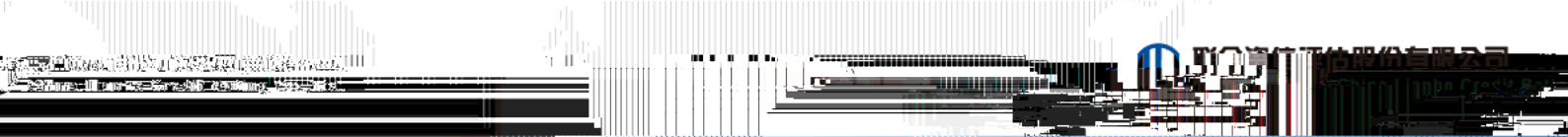
180

180

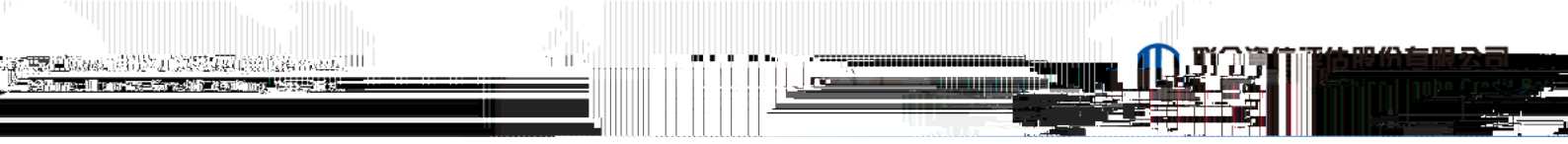
B

A/B

A



2019



1

1

2

AAA_{sf}

10 • AAA_{sf}

	59.10%
	57.50%
	42.70%

3

11 •

AAA _{sf}	1.22%	2.19%
AA ⁺ _{sf}	0.61%	1.29%
AA _{sf}	0.55%	1.16%

AAA_{sf}

0.98

1.22%

2

12 •

1	23.02%
2	11.04%
3	3.35%
4	6.85%
5	11.30%
6	13.61%
7	10.65%
8	8.36%
9	6.59%
10	5.22%
	100.00%

13 •

			19	2A3
	12	10%		59.50%
		20%		52.57%
	10%/	5%/		65.10%
		7.5%/		67.19%
		12.5%/		71.38%
		15%/		73.46%
1			10%	57.95%
			7.5%/	
2			20%	52.16%
			5%/	

AAA_{sf} 1.22% " 19 2A3" AAA_{sf} " 19 2A3" 52.16%

AAA_{sf} " 2019 " " 19 2A3"

1

/ " "

1987 12

1991 4 2024 3

194.06 49.56%

2023			55871.16		5.0%	
34075.09	2.4%	51147.88		4.7%		34072.95
2.9%	2023	1646.99	8.4%			
2024					387.70	14.0%
		57293.98	2.5%		34820.88	2.2%
52438.22	2.5%		34523.05	1.3%		
		/	/			

AI

2012

2024 3

/

2

19 2A3'

2019 " 19 2A3" AAA_{sf} 19 2C"

" 19 2A3"

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

CCC_{sf}

" + " " - "

AAA _{sf}	
AA _{sf}	
A _{sf}	
BBB _{sf}	
BB _{sf}	
B _{sf}	
CCC _{sf}	
CC _{sf}	
C _{sf}	