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|  | 兴业银行兴睿优选进取混合类净值型理财产品2020年第三季度报告 | | | | | |  |
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|  | **兴业银行兴睿优选进取混合类净值型理财产品 2020年第三季度报告** | | | | | |  |
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|  |  | 理财产品管理人：兴银理财有限责任公司 | | | |  |  |
|  |  | 理财产品托管人：兴业银行股份有限公司 | | | |  |  |
|  |  | 报告送出日期：2020年10月28日 | | | |  |  |
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|  | 兴业银行兴睿优选进取混合类净值型理财产品2020年第三季度报告 | | | | | | | |  |
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|  |  |  |  | **目 录** | |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  | § 一. 重要提示 § 二. 产品基本信息 § 三. 产品收益表现 § 四. 产品投资经理简介 § 五. 报告期内产品投资策略 § 六. 投资组合情况  1. 报告期末资产组合情况  2. 报告期末杠杆融资情况  3. 投资组合的流动性风险分析  4. 报告期末资产持仓前十基本信息  5. 报告期间关联交易情况  6. 投资账户信息 | | | | | |  |  |
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|  | 兴业银行兴睿优选进取混合类净值型理财产品2020年第三季度报告 | | | | |  |
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|  | **§ 一. 重要提示** | | | | |  |
|  |  |  |  |  |  |  |
|  | 1. 温馨提醒：理财非存款，产品有风险，投资需谨慎！  2. 理财信息可供参考，详情请咨询理财经理，或在“中国理财网（www.chinawealth.com.cn）”查询该产品相关信息。  3. 兴银理财有限责任公司保留对所有文字说明的最终解释权。  4. 投资组合情况（期末资产组合情况、杠杆比例、资产前十持仓等）详情请理财持有人登录网银后进行查询。 | | | | |  |
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|  | **§ 二. 产品基本情况** | | | | |  |
|  |  |  |  |  |  |  |
|  | 产品名称 | | 兴业银行兴睿优选进取混合类净值型理财产品 | | |  |
|  | 产品代码 | | 9H910001 | | |  |
|  | 全国银行业理财信息登记系统登记编码 | | Z7002020000046 | | |  |
|  | 产品运作方式 | | 开放式 | | |  |
|  | 产品募集方式 | | 公募 | | |  |
|  | 报告期末产品份额总额 | | 1,105,583,104.60份 | | |  |
|  | 业绩比较基准 | | 沪深300指数收益率\*70%+人民银行一年期定期存款利率\*30% | | |  |
|  | 投资币种 | | 人民币 | | |  |
|  | 风险收益特征 | | 本产品具有中等风险、稳定性的特征 | | |  |
|  | 产品管理人 | | 兴银理财有限责任公司 | | |  |
|  | 产品托管人 | | 兴业银行股份有限公司 | | |  |
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|  | 兴业银行兴睿优选进取混合类净值型理财产品2020年第三季度报告 | | | | | | | | | | |  |  |
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|  | **§ 三. 产品收益表现** | | | | | | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 产品自起息日以来，累计净值增长率为24.6920%，年化累计净值增长率为41.1533%。 | | | | | | | | |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 报告期末，产品净值表现具体如下： | | | | | |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | **估值日期** | | **产品份额净值** | | **产品累计净值** | | | | **产品资产净值** | |  |  |  |
|  | 2020年9月30日 | | 1.24692 | | 1.24692 | | | | 1,378,578,727.56 | |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | **§ 四. 产品投资经理简介** | | | | | | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 董国明先生，中国科学院研究生院理学硕士，2013年加入兴业银行，金融从业12年，曾在光大银行等机构任投资经理，现任资产管理事业部权益投资团队主管。 | | | | | | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | **§ 五. 报告期内产品的投资策略和运作分析** | | | | | | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 三季度以来，7月市场先受资本市场改革预期影响而急速上涨，随后因外部环境的恶化，投资者情绪回落，叠加前期市场涨的过快过急、获利盘较重、科创板阶段性解禁压力等因素出现较大幅度调整。8月成交量萎缩，震荡幅度减小，市场风险偏好明显回落但情绪总体并不悲观，各指数在较高位盘整。9月受地缘政治风险压力、海外疫情二次爆发的冲击，北上资金大幅流出，叠加A股中报数据弱于预期的影响，市场结束8月的盘整势态，各指数回落明显，成交明显萎缩，市场风险偏好降低，各指数皆出现显著回撤。  展望未来，短期来看我国抗疫情形势非常稳定，在这样的基础下，往四季度看经济势头仍会持续向好，货币宽松政策上的调整以及防范短期资金过度流入的引导，都是为了推动一个更健康的A股市场的发展，市场短期或有波动，但拉长时间来看都不必太过紧张。长期而言，“科技+医药+消费”是未来中国最好赛道的判断不变。科技升级创新需要高端人力与长期的研发投入，中国勤奋且高效的工程师是产业升级的基础，我们发现工程师红利不光体现在中国的科技行业，在创新药/创新医疗器械、新能源、高端机械制造等产业链都能有明显优势。同时，产业升级亦将对中产阶级的收入带来长期的提升，人们追求更健康及更高质量的生活方式，叠加技术创新下的效率提升以及基础设施完备后的商业模式进化，都对国内大消费带来量价升级的机会。 | | | | | | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | **§ 六. 投资组合情况** | | | | | | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  | **1.报告期末产品资产组合情况** | | | | | | | | | | |  |
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|  | 兴业银行兴睿优选进取混合类净值型理财产品2020年第三季度报告 | | | | |  |  |
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|  |  | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | |  | | --- | | **序号** | | |  | | --- | | **资产类型** | | |  | | --- | | **直接投资占比（%）** | | |  | | --- | | **间接投资占比（%）** | | | |  | | --- | | 1 | | |  | | --- | | 现金及存款 | | |  | | --- | | 27.25 | | |  | | --- | | -- | | | |  | | --- | | 2 | | |  | | --- | | 权益投资 | | |  | | --- | | 72.75 | | |  | | --- | | -- | | | |  | | --- | |  | | |  | | --- | | 总计 | | |  | | --- | | 100.00 | | |  | | --- | | -- | | | | | | |  |
|  |  |  |  |  |  |  |  |
|  | **2.报告期末杠杆融资情况** | | | | |  |  |
|  | 报告期末本产品债券回购融资余额未超过净资产规模的40%，本产品总资产未超过该产品净资产规模的140%，符合产品协议对本产品杠杆比例的要求。 | | | | |  |  |
|  | **3.投资组合的流动性风险分析** | | | | |  |  |
|  | 流动性风险是指产品在履行与金融负债有关的义务时遇到资金短缺的风险。本产品的流动性风险一方面来自理财份额持有人可在约定的开放日提出赎回其持有的理财份额，另一方面来自于若投资品种所处的交易市场不活跃，可能带来资产变现困难或产品持仓资产在市场出现剧烈波动的情况下难以以合理价格变现的风险。  为防范无法支付赎回款而产生的流动性风险，本理财产品管理人将合理安排所投资产期限，持续根据市场变化情况做好投资安排，尽可能降低产品流动性风险，有效保障理财持有人利益。  报告期内，本理财产品管理人严格遵守相关法律法规以及产品销售协议，对理财产品组合资产的流动性风险进行管理，报告期内未发生流动性风险。 | | | | |  |  |
|  |  |  |  |  |  |  |  |
|  | **4.报告期末资产持仓前十基本信息** | | | | |  |  |
|  | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | |  | | --- | | **序号** | | |  | | --- | | **资产名称** | | |  | | --- | | **资产面额** | | |  | | --- | | **占产品资产净值的比例（%）** | | | |  | | --- | | 1 | | |  | | --- | | 工商银行活期存款 | | |  | | --- | | 275,400,000.00 | | |  | | --- | | 19.98 | | | |  | | --- | | 2 | | |  | | --- | | 兴全合宜A（163417.OF） | | |  | | --- | | 46,912,285.92 | | |  | | --- | | 5.74 | | | |  | | --- | | 3 | | |  | | --- | | 中欧行业成长(166006.OF) | | |  | | --- | | 34,642,370.40 | | |  | | --- | | 5.25 | | | |  | | --- | | 4 | | |  | | --- | | 兴全趋势投资(163402.OF) | | |  | | --- | | 75,340,595.09 | | |  | | --- | | 4.90 | | | |  | | --- | | 5 | | |  | | --- | | 交银内核驱动 ( 008507.OF ) | | |  | | --- | | 45,463,560.89 | | |  | | --- | | 4.32 | | | |  | | --- | | 6 | | |  | | --- | | 易方达蓝筹精选（005827.OF） | | |  | | --- | | 25,984,012.63 | | |  | | --- | | 4.20 | | | |  | | --- | | 7 | | |  | | --- | | 泓德臻远回报（005395.OF） | | |  | | --- | | 28,756,885.84 | | |  | | --- | | 3.70 | | | |  | | --- | | 8 | | |  | | --- | | 泓德战略转型（001705.OF） | | |  | | --- | | 26,215,553.08 | | |  | | --- | | 3.69 | | | |  | | --- | | 9 | | |  | | --- | | 工银瑞信文体产业（001714.OF） | | |  | | --- | | 16,109,787.26 | | |  | | --- | | 3.35 | | | | | | |  |  |
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|  | 兴业银行兴睿优选进取混合类净值型理财产品2020年第三季度报告 | | | | | |  |  |
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|  | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | |  | | --- | | 10 | | |  | | --- | | 国富沪港深成长精选（001605.OF） | | |  | | --- | | 21,174,343.74 | | |  | | --- | | 3.27 | | | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |
|  | **5.报告期间关联交易情况** | | | | | |  |  |
|  |  |  | 5.1 理财产品在报告期末投资关联方发行、承销的证券的情况 | | | |  |  |
|  | |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | | |  |  | | --- | --- | | **产品代码** |  | | |  | | --- | | **资产名称** | | |  | | --- | | **资产面额（元）** | | |  | | --- | | **承销商/发行人** | | | | | | | |  |  |
|  | |  |  |  | | --- | --- | --- | | |  |  | | --- | --- | | 无 |  | | | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  | 5.2 理财产品在报告期内其他关联交易 | | | |  |  |
|  | |  |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | |  |  | | --- | --- | | **产品代码** |  | | |  | | --- | | **资产名称** | | |  | | --- | | **资产面额（元）** | | |  | | --- | | **交易类型** | | |  | | --- | | **关联方名称** | | | | | | | |  |  |
|  | |  |  |  | | --- | --- | --- | | |  |  | | --- | --- | | 无 |  | | | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  | 5.3 理财产品在报告期内中的重大关联交易 | | | |  |  |
|  | |  |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | |  |  | | --- | --- | | **产品代码** |  | | |  | | --- | | **资产名称** | | |  | | --- | | **资产面额（元）** | | |  | | --- | | **交易类型** | | |  | | --- | | **关联方名称** | | | | | | | |  |  |
|  | |  |  |  | | --- | --- | --- | | |  |  | | --- | --- | | 无 |  | | | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  | **6.投资账户信息** | | | | | |  |
|  |  | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | |  | | --- | | **序号** | | |  | | --- | | **账户类型** | | |  | | --- | | **账户编号** | | |  | | --- | | **账户名称** | | | |  | | --- | | 1 | | |  | | --- | | 托管账户 | | |  | | --- | | 051010100100983717 | | |  | | --- | | 兴睿优选进取混合类净值型理财产品 | | | | | | | |  |
|  |  |  |  |  |  |  |  |  |
|  | 兴银理财有限责任公司 | | | | | |  |  |
|  | 2020年10月28日 | | | | | |  |  |
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