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|  | 兴银理财安愉乐享3号净值型理财产品2021年第一季度报告 |  |
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|  | **兴银理财安愉乐享3号净值型理财产品2021年第一季度报告** |  |
|  |  |  |  |  |  |  |  |
|  |  | 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：2021年4月22日 |  |  |
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|  | 兴银理财安愉乐享3号净值型理财产品2021年第一季度报告 |  |
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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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|  | **§ 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。 |  |
|  |  |  |  |  |  |  |
|  | **§ 二. 产品基本情况** |  |
|  |  |  |  |  |  |  |
|  | 产品名称 | 兴银理财安愉乐享3号净值型理财产品 |  |
|  | 产品代码 | 9K212005 |  |
|  | 全国银行业理财信息登记系统登记编码 | Z7002020000185 |  |
|  | 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 | 639,585,874.14份 |  |
|  | 业绩比较基准 | 业绩报酬计提起点 5.10% |  |
|  | 投资币种 | 人民币 |  |
|  | 风险等级 | R3 |  |
|  | 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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|

|  |  |
| --- | --- |
| 下属子产品的产品简称 |  |

 |

|  |
| --- |
| 下属子产品的产品代码 |

 |

|  |
| --- |
| 报告期末下属子产品的产品份额总数 |

 |
|

|  |
| --- |
| 安愉乐享3号A（业绩报酬计提起点5.1%） |

 |

|  |
| --- |
| 9K212105 |

 |

|  |
| --- |
| 278,948,917.44 |

 |
|

|  |
| --- |
| 安愉乐享3号B（业绩报酬计提起点5.1%） |

 |

|  |
| --- |
| 9K212205 |

 |

|  |
| --- |
| 360,636,956.70 |

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|  |  |  |  |  |  |  |
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|  | 兴银理财安愉乐享3号净值型理财产品2021年第一季度报告 |  |  |  |
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|  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  | **§ 三. 产品收益表现** |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  |  |  | 产品9K212005自起息日以来，累计净值增长率为0.7180%，年化累计净值增长率为2.2209%。产品9K212105自起息日以来，累计净值增长率为0.6860%，年化累计净值增长率为2.1219%。产品9K212205自起息日以来，累计净值增长率为0.7430%，年化累计净值增长率为2.2983%。报告期末，产品净值表现具体如下： |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
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|  |  |
| --- | --- |
| 产品代码 |  |

 |

|  |
| --- |
| 估值日期 |

 |

|  |
| --- |
| 产品份额净值 |

 |

|  |
| --- |
| 产品累计净值 |

 |

|  |
| --- |
| 产品资产净值 |

 |
|

|  |  |
| --- | --- |
| 9K212005 |  |

 |

|  |
| --- |
| 2021年3月31日 |

 |

|  |
| --- |
| 1.00718 |

 |

|  |
| --- |
| 1.00718 |

 |

|  |
| --- |
| 644,176,407.98 |

 |
|

|  |  |
| --- | --- |
| 9K212105 |  |

 |

|  |
| --- |
| 2021年3月31日 |

 |

|  |
| --- |
| 1.00686 |

 |

|  |
| --- |
| 1.00686 |

 |

|  |
| --- |
| 280,861,291.35 |

 |
|

|  |  |
| --- | --- |
| 9K212205 |  |

 |

|  |
| --- |
| 2021年3月31日 |

 |

|  |
| --- |
| 1.00743 |

 |

|  |
| --- |
| 1.00743 |

 |

|  |
| --- |
| 363,315,116.63 |

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|  |  |  |  |  |  |  |  |  |  |  |
|  | **§ 四. 产品投资经理简介** |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  |  严泓，复旦大学数学系本科+经济学硕士，金融投资专业领域从业12年，具备丰富的多资产领域投资经验和广阔的全球宏观对冲视野。历任国内大型金融机构和顶尖私募对冲基金投资经理、合伙人，独立管理账户和产品超过10年，业绩表现优异。投资理念坚持自上而下和自下而上结合，把握宏观趋势结合微观结构，善于利于基本面和量化策略进行大类资产配置，注重绝对收益。 |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  | **§ 五. 报告期内产品的投资策略和运作分析** |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  |  多资产多策略投资，避免单一资产和单一策略收益不稳定的情况，目标在各类市场状况下都能获取稳健的投资策略。一方面密切关注股票、债券、商品及其他市场的运行状况与风险收益特征，综合分析宏观经济基本面、政策面、流动性、估值与供求等因素，判断金融市场运行趋势和不同资产类别的相对投资价值，对各大类资产的风险收益特征进行评估，在符合本产品相关投资比例规定的前提下，确定各类属资产的配置比例，并依据各因素的动态变化进行及时调整；另一方面在大类资产配置的同时，还会叠加多种投资策略增强收益、降低回撤，使得产品能够适应各类市场状况，给投资者提供稳定的投资收益 |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  | **§ 六. 投资组合情况** |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  |  | **1.报告期末产品资产组合情况** |  |  |
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|  | 兴银理财安愉乐享3号净值型理财产品2021年第一季度报告 |  |  |  |
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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 |

 |

|  |
| --- |
| 1.65 |

 |

|  |
| --- |
| 1.88 |

 |
|

|  |
| --- |
| 2 |

 |

|  |
| --- |
| 买入返售金融资产 |

 |

|  |
| --- |
| 0.00 |

 |

|  |
| --- |
| 0.22 |

 |
|

|  |
| --- |
| 3 |

 |

|  |
| --- |
| 债券投资 |

 |

|  |
| --- |
| 47.27 |

 |

|  |
| --- |
| 56.51 |

 |
|

|  |
| --- |
| 4 |

 |

|  |
| --- |
| 权益投资 |

 |

|  |
| --- |
| 16.23 |

 |

|  |
| --- |
| 18.28 |

 |
|

|  |
| --- |
| 5 |

 |

|  |
| --- |
| 非标准化债权类资产 |

 |

|  |
| --- |
| 23.11 |

 |

|  |
| --- |
| 23.11 |

 |
|

|  |
| --- |
| 6 |

 |

|  |
| --- |
| 委外投资 |

 |

|  |
| --- |
| 11.74 |

 |

|  |
| --- |
| 0.00 |

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|

|  |
| --- |
|  |

 |

|  |
| --- |
| 总计 |

 |

|  |
| --- |
| 100.00 |

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|  |
| --- |
| 100.00 |

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|  |  |  |  |  |  |  |  |  |  |
|  | **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** |  |
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| --- | --- | --- | --- | --- | --- | --- | --- |
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| --- |
| **序号** |

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|  |
| --- |
| **资产名称** |

 |

|  |
| --- |
| **资产面额** |

 |

|  |
| --- |
| **占产品资产净值的比例（%）** |

 |
|

|  |
| --- |
| 1 |

 |

|  |
| --- |
| [厦门信托-盐城城投信托贷款]单一资金信托（南京分行） |

 |

|  |
| --- |
| 200,000,000.00 |

 |

|  |
| --- |
| 31.05 |

 |
|

|  |
| --- |
| 2 |

 |

|  |
| --- |
| 睿远基金汇见1号集合资产管理计划 |

 |

|  |
| --- |
| 88,817,834.62 |

 |

|  |
| --- |
| 15.55 |

 |
|

|  |
| --- |
| 3 |

 |

|  |
| --- |
| 20江苏银行CD143 |

 |

|  |
| --- |
| 100,000,000.00 |

 |

|  |
| --- |
| 15.08 |

 |
|

|  |
| --- |
| 4 |

 |

|  |
| --- |
| 21海通01 |

 |

|  |
| --- |
| 50,000,000.00 |

 |

|  |
| --- |
| 7.77 |

 |
|

|  |
| --- |
| 5 |

 |

|  |
| --- |
| 21福投01 |

 |

|  |
| --- |
| 50,000,000.00 |

 |

|  |
| --- |
| 7.76 |

 |

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|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  | 5/ | 6 |  |  |  |  |

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|  | 兴银理财安愉乐享3号净值型理财产品2021年第一季度报告 |  |  |
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|

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| --- |
| 6 |

 |

|  |
| --- |
| 21光证G1 |

 |

|  |
| --- |
| 40,000,000.00 |

 |

|  |
| --- |
| 6.22 |

 |
|

|  |
| --- |
| 7 |

 |

|  |
| --- |
| 安信稳健增值A ( 001316.OF ) |

 |

|  |
| --- |
| 21,404,311.03 |

 |

|  |
| --- |
| 4.77 |

 |
|

|  |
| --- |
| 8 |

 |

|  |
| --- |
| 万家瑞祥A( 001633.OF ) |

 |

|  |
| --- |
| 26,583,074.88 |

 |

|  |
| --- |
| 4.74 |

 |
|

|  |
| --- |
| 9 |

 |

|  |
| --- |
| 20曲控一 |

 |

|  |
| --- |
| 30,000,000.00 |

 |

|  |
| --- |
| 4.69 |

 |
|

|  |
| --- |
| 10 |

 |

|  |
| --- |
| 20滇池投资PPN001 |

 |

|  |
| --- |
| 20,000,000.00 |

 |

|  |
| --- |
| 3.16 |

 |

 |  |
|  |  |  |  |  |  |  |  |  |
|  | **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** |

 |
|

|  |  |
| --- | --- |
| 9K212005 |  |

 |

|  |
| --- |
| 20临空港投MTN002 |

 |

|  |
| --- |
| 10,000,000.00 |

 |

|  |
| --- |
| 兴业银行股份有限公司 |

 |

 |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  | 5.2 理财产品在报告期内其他关联交易 |  |  |
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| --- | --- |
| **产品代码** |  |

 |

|  |
| --- |
| **资产名称** |

 |

|  |
| --- |
| **资产面额（元）** |

 |

|  |
| --- |
| **交易类型** |

 |

|  |
| --- |
| **关联方名称** |

 |

 |  |  |
|  |

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| --- | --- | --- |
|

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| --- | --- |
| 无 |  |

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|  |  |  | 5.3 理财产品在报告期内中的重大关联交易 |  |  |
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| --- | --- |
| **产品代码** |  |

 |

|  |
| --- |
| **资产名称** |

 |

|  |
| --- |
| **资产面额（元）** |

 |

|  |
| --- |
| **交易类型** |

 |

|  |
| --- |
| **关联方名称** |

 |

 |  |  |
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|

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| --- | --- |
| 无 |  |

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|  |  | **6.投资账户信息** |  |
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| **账户类型** |

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| **账户名称** |

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|  | 兴银理财有限责任公司 |  |  |
|  | 2021年4月22日 |  |  |
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