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|  | 兴银理财安愉乐享2号混合类净值型理财产品2021年第三季度报告 |  |
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|  | **兴银理财安愉乐享2号混合类净值型理财产品2021年第三季度报告** |  |
|  |  |  |  |  |  |  |  |
|  |  | 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10月27日 |  |  |
|  |  |  |  |  |  |  |  |
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|  | 兴银理财安愉乐享2号混合类净值型理财产品2021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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|  | 兴银理财安愉乐享2号混合类净值型理财产品2021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。 |  |
|  |  |  |  |  |  |  |
|  | **§ 二. 产品基本情况** |  |
|  |  |  |  |  |  |  |
|  | 产品名称 | 兴银理财安愉乐享2号混合类净值型理财产品 |  |
|  | 产品代码 | 9K212002 |  |
|  | 全国银行业理财信息登记系统登记编码 | Z7002020000145 |  |
|  | 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 | 229,563,481.13份 |  |
|  | 业绩比较基准 | 4.5% |  |
|  | 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2号A（业绩报酬计提起点4.5%） |

 |

|  |
| --- |
| 9K212102 |

 |

|  |
| --- |
| 194,686,481.13 |

 |
|

|  |
| --- |
| 安愉乐享2号B（业绩报酬计提起点4.5%） |

 |

|  |
| --- |
| 9K212202 |

 |

|  |
| --- |
| 34,877,000.00 |

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|  |  |  |  |  |  |  |
|  |  | 3/ | 7 |  |  |

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|  | 兴银理财安愉乐享2号混合类净值型理财产品2021年第三季度报告 |  |  |
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|  |  |  |  |  |  |  |  |  |
|  | **§ 三. 产品收益表现** |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  | 产品9K212102自起息日以来，累计净值增长率为3.3860%，年化累计净值增长率为3.3223%。产品9K212202自起息日以来，累计净值增长率为3.4910%，年化累计净值增长率为3.4253%。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 |

 |
|

|  |  |
| --- | --- |
| 9K212002 |  |

 |

|  |
| --- |
| 2021年9月30日 |

 |

|  |
| --- |
| 1.03402 |

 |

|  |
| --- |
| 1.03402 |

 |

|  |
| --- |
| 237,373,058.28 |

 |
|

|  |  |
| --- | --- |
| 9K212102 |  |

 |

|  |
| --- |
| 2021年9月30日 |

 |

|  |
| --- |
| 1.03386 |

 |

|  |
| --- |
| 1.03386 |

 |

|  |
| --- |
| 201,278,473.62 |

 |
|

|  |  |
| --- | --- |
| 9K212202 |  |

 |

|  |
| --- |
| 2021年9月30日 |

 |

|  |
| --- |
| 1.03491 |

 |

|  |
| --- |
| 1.03491 |

 |

|  |
| --- |
| 36,094,584.66 |

 |

 |  |
|  |  |  |  |  |  |  |  |  |
|  | **§ 四. 产品投资经理简介** |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  朱轶伦先生，金融学硕士,英国格拉斯哥大学国际金融专业硕士研究生毕业,上海财经大学计算机科学与技术本科,具有基金从业资格。曾在长信基金管理有限责任公司担任量化研究支持系统管理员、量化投资部研究员、量化专户投资部投资经理和长信利泰灵活配置混合型证券投资基金、长信先锐债券型证券投资基金、长信利发债券型证券投资基金、长信先利半年定期开放混合型证券投资基金、长信颐天平衡养老目标三年持有期混合型基金中基金(FOF)、长信先优债券型证券投资基金和长信睿进灵活配置混合型证券投资基金的基金经理。2020年4月29日至2020年6月23日任长信稳进资产配置混合型基金中基金(FOF)基金经理。 |  |  |
|  |  |  |  |  |  |  |  |  |
|  | **§ 五. 报告期内产品的投资策略和运作分析** |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  权益市场回顾：回顾2021年三季度，从市场结构上看，三季度权益市场总体表现不佳，周期风格相对优势较为明显。1）A 股市场仅中证 500 指数小幅上涨，中小创、深证成指、上证综指、上证 50 及沪深 300 指数在三季度均有不同程度的下跌。2）分行业来看，受大 宗商品价格上涨支撑，采掘、有色金属、钢铁、化工等周期属性较强的行业涨幅超过 10%，公用事业重回高位跑赢市场，国防军工、机械设备、电气设备延续二季度的增长势头，而上季度涨幅较大的汽车、电子、 医药生物、食品饮料等行业则有所下跌。 债券市场回顾：1）今年三季度，资金面持续宽松，7 月上旬央行意外降准，国债及信 用债收益率大幅下行，然而 8 月末开始，银行理财监管趋严，引发了对银行二级资本债和永续债的抛压， 与此同时地方政府债券发行提速，债券供给压力下，银行超储率有所下降，9 月资金面波动明显加大，信 用债收益率较降准之后的低点上行近 30BP，利率债长端收益率亦小幅上行。 管理的产品以资产配置为战略方向，优选基金为主要抓手，通过基金和债券的组合投资，获取长期稳健收益。 |  |  |
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|  | 兴银理财安愉乐享2号混合类净值型理财产品2021年第三季度报告 |  |  |  |
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|  |  |  |  |  |  |  |  |  |  |
|  | **§ 六. 投资组合情况** |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  | **1.报告期末产品资产组合情况** |  |  |
|  |  |  |  |  |  |  |  |  |  |
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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 |

 |

|  |
| --- |
| 2.61 |

 |

|  |
| --- |
| 2.86 |

 |
|

|  |
| --- |
| 2 |

 |

|  |
| --- |
| 买入返售金融资产 |

 |

|  |
| --- |
| 0.00 |

 |

|  |
| --- |
| 0.04 |

 |
|

|  |
| --- |
| 3 |

 |

|  |
| --- |
| 债券投资 |

 |

|  |
| --- |
| 29.84 |

 |

|  |
| --- |
| 44.82 |

 |
|

|  |
| --- |
| 4 |

 |

|  |
| --- |
| 权益投资 |

 |

|  |
| --- |
| 0.00 |

 |

|  |
| --- |
| 2.33 |

 |
|

|  |
| --- |
| 5 |

 |

|  |
| --- |
| 公募基金 |

 |

|  |
| --- |
| 49.95 |

 |

|  |
| --- |
| 49.95 |

 |
|

|  |
| --- |
| 6 |

 |

|  |
| --- |
| 委外投资 |

 |

|  |
| --- |
| 17.60 |

 |

|  |
| --- |
| 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** |

 |

|  |
| --- |
| **资产名称** |

 |

|  |
| --- |
| **资产面额** |

 |

|  |
| --- |
| **占产品资产净值的比例（%）** |

 |
|

|  |
| --- |
| 1 |

 |

|  |
| --- |
| 景顺长城鼎安1号集合资产管理计划 |

 |

|  |
| --- |
| 24,779,462.78 |

 |

|  |
| --- |
| 10.58 |

 |
|

|  |
| --- |
| 2 |

 |

|  |
| --- |
| 睿远基金汇见1号集合资产管理计划 |

 |

|  |
| --- |
| 21,093,486.33 |

 |

|  |
| --- |
| 10.40 |

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|  |  |  |  |  |  |  |  |  |  |
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|  | 兴银理财安愉乐享2号混合类净值型理财产品2021年第三季度报告 |  |  |
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|

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| --- |
| 3 |

 |

|  |
| --- |
| 16国债19 |

 |

|  |
| --- |
| 13,900,000.00 |

 |

|  |
| --- |
| 5.78 |

 |
|

|  |
| --- |
| 4 |

 |

|  |
| --- |
| 景顺长城景颐双利A ( 000385.OF ) |

 |

|  |
| --- |
| 7,957,602.13 |

 |

|  |
| --- |
| 5.63 |

 |
|

|  |
| --- |
| 5 |

 |

|  |
| --- |
| 易方达裕祥回报 ( 002351.OF ) |

 |

|  |
| --- |
| 6,111,858.19 |

 |

|  |
| --- |
| 4.30 |

 |
|

|  |
| --- |
| 6 |

 |

|  |
| --- |
| 易方达裕丰回报 ( 000171.OF ) |

 |

|  |
| --- |
| 4,674,614.31 |

 |

|  |
| --- |
| 4.27 |

 |
|

|  |
| --- |
| 7 |

 |

|  |
| --- |
| 21厦国贸控MTN001 |

 |

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

 |

|  |
| --- |
| 4.25 |

 |
|

|  |
| --- |
| 8 |

 |

|  |
| --- |
| 易方达稳健收益B（110008.OF） |

 |

|  |
| --- |
| 7,066,431.09 |

 |

|  |
| --- |
| 4.22 |

 |
|

|  |
| --- |
| 9 |

 |

|  |
| --- |
| 20农发清发01 |

 |

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

 |

|  |
| --- |
| 4.21 |

 |
|

|  |
| --- |
| 10 |

 |

|  |
| --- |
| 汇添富可转债A ( 470058.OF ) |

 |

|  |
| --- |
| 3,089,083.42 |

 |

|  |
| --- |
| 2.55 |

 |

 |  |
|  |  |  |  |  |  |  |  |  |
|  | **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 |  |  |
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| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|

|  |  |
| --- | --- |
| **产品代码** |  |

 |

|  |
| --- |
| **资产名称** |

 |

|  |
| --- |
| **资产面额（元）** |

 |

|  |
| --- |
| **承销商/发行人** |

 |
|

|  |  |
| --- | --- |
| 9K212002 |  |

 |

|  |
| --- |
| 21厦国贸控MTN001 |

 |

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

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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** |  |

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| **资产名称** |

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| **资产面额（元）** |

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| **交易类型** |

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| **关联方名称** |

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|  |  | **6.投资账户信息** |  |
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| **序号** |

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| **账户类型** |

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| **账户编号** |

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| **账户名称** |

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| 兴银理财安愉乐享2号混合类净值型理财产品 |

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|  | 兴银理财有限责任公司 |  |
|  | 2021年10月27日 |  |
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