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|  | 兴银理财睿盈优选平衡6号混合类净值型理财产品2021年第三季度报告 | | | | | | | | | | | | | | | | | | |  |
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|  | **兴银理财睿盈优选平衡6号混合类净值型理财产品 2021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：2021年10月27日 | | | | | | | | |  | | | |  |
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|  | 兴银理财睿盈优选平衡6号混合类净值型理财产品2021年第三季度报告 | | | | | | | | | | | | | | | | | | |  |
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|  | 兴银理财睿盈优选平衡6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** | | | | | | | | | | | | | | | | | | |  |
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|  | 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 | | | | | | | | 兴银理财睿盈优选平衡6号混合类净值型理财产品 | | | | | | | | | | |  |
|  | 产品代码 | | | | | | | | 9K220006 | | | | | | | | | | |  |
|  | 全国银行业理财信息登记系统登记编码 | | | | | | | | Z7002020000095 | | | | | | | | | | |  |
|  | 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 | | | | | | | | 7,846,551,360.32份 | | | | | | | | | | |  |
|  | 业绩比较基准 | | | | | | | | 2.00%-8.00% | | | | | | | | | | |  |
|  | 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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|  | **§ 三. 产品收益表现** | | | | | | | | | | | | | | | | | | |  |
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|  | 产品9K220006自起息日以来，累计净值增长率为5.8790%，年化累计净值增长率为5.3512%。 报告期末，产品净值表现具体如下： | | | | | | | | | | | | | | | |  | |  |  |
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|  | **估值日期** | | | | | **产品份额净值** | | | | | **产品累计净值** | | | | **产品资产净值** | | | |  |  |
|  | 2021年9月30日 | | | | | 1.03879 | | | | | 1.05879 | | | | 8,150,901,262.94 | | | |  |  |
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|  | **§ 四. 产品投资经理简介** | | | | | | | | | | | | | | | | | | |  |
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|  | 赵天然女士，复旦大学经济学（数理经济方向）学士；复旦大学国际经济学硕士。具有8年固定收益领域投资交易经验。自2015年8月加入兴业银行以来，一直在资产管理事业部任投资经理，债券交易量近数千亿，交易能力出众；牵头固定收益投资部的利率债交易盘和信用债二级投资，擅长利率债波段和信用债价值挖掘；牵头固定收益投资部的宏观利率研究工作，对债券市场走势有深刻的理解。  吕承应女士，北京大学统计学学士、经济学双学士，北京大学经济学硕士、新加坡国立大学金融工程硕士，2017年加入兴业银行，具有4年FOF/MOM投资研究经验。 | | | | | | | | | | | | | | | | | | |  |
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|  | **§ 五. 报告期内产品的投资策略和运作分析** | | | | | | | | | | | | | | | | | | |  |
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|  | 一、市场观点  2021年三季度，债券市场大致分为两阶段：1、7月初央行意外降准0.5%扭转前期收紧预期，市场普遍预期年内会出现多次的降准操作，10年国债收益率从3.1%持续下行突破至2.8%附近；2、8月至9月，一方面，央行降准后资金利率中枢未出现下降趋势，DR007维持在2.2%附近，带动短端利率债收益率持续反弹；另一方面，监管机构对理财产品使用摊余成本法计量作出窗口指导，包括存量整改和新增投资等方面，整体监管基调偏严，引发市场对资产荒逻辑的质疑，信用债收益率出现较明显的上行，特别是二级资本债、永续债和私募债等品种；此外，专项债供给节奏加快，短期债券供需失衡也抑制了前期市场的乐观情绪，多因素叠加下债券市场转向谨慎。当前利率的绝对水平不高，10年国债基本位于2.8%-2.9%的震荡区间，整体曲线形态较为平坦，但是信用利差较前期有所走扩。  展望四季度，对于债券市场，我们整体保持中性略偏乐观的态度。宏观经济方面，房地产走弱趋势明显，新出口订单指数持续走弱背景下出口增速回落概率较大，而消费恢复持续不及预期，经济基本面下滑压力预计仍然较大。不过，一方面，政府债券发行节奏加快，短期债券供给压力较大，叠加宽信用预期增强，社融增速或将触底；另一方面，PPI持续走高背景下的类滞涨格局制约了货币政策的宽松空间。利率估值方面，当前绝对水平仍然偏低，而信用利差存在继续走扩的风险，特别是中低等级信用债。 我们关注1、经济下行压力增大，基数抬升下PPI拐头向下的概率增大，两者叠加背景下货币政策再次宽松的可能。2、银行理财监管、债券供给压力和美联储收紧预期等因素叠加背景下债券收益率调整过程中的配置机会。  二、三季度运作回顾  2021年三季度，债券市场先下后上。货币政策意外宽松推动收益率曲线陡峭化下行，但是理财监管、债券供给压力等因素叠加下收益率曲线平坦化上行。产品三季度以较为稳定的票息策略为主，并适当加强久期和杠杆策略的运用，抓住了高等级中长久期债券、利率债和存单的行情，赚取了稳定票息收益的同时，资本利得方面亦有收获。 | | | | | | | | | | | | | | | | | | |  |
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|  | 兴银理财睿盈优选平衡6号混合类净值型理财产品2021年第三季度报告 | | | | | | | | | | | | | | | | | | |  | |  |
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|  | 权益方面，海外疫情反复发酵，但日均新增病例数已经进入震荡走低的趋势。目前看随着疫苗覆盖率持续提升，疫情整体处于受控阶段。全球经济进入景气高点，边际增速开始放缓。美国经济受疫情反复影响波动加大，各领先指标出现分化，9月制造业的积极恢复态势比较明显，消费相对疲弱。通胀仍然保持高位，但环比拐点已经确认，市场对于通胀的担忧将进一步下降，就业数据整体维持改善趋势。  政策方面，美联储年内减码政策基本预定，11月或12月落地的可能性较高。海外多国央行同样有转紧趋势，全球流动性迎来边际收紧的环境。除货币政策外，11月份前美国面临较大的财政政策不确定性，如大规模基建和支出计划、加税、新财年预算以及债务上限等问题都非常关键。基准情形下，我们预计这些问题都将获得解决，但短期风险资产和市场偏好均将面对波动加大的可能性。  国内经济已逐步迈向衰退，8月份经济数据几乎全线回落，后续下行压力仍存。结构上来看，8月份工业增加值两年同比增长5.4%，较前值下行0.2%，单月环比季调增速0.31%，明显低于近几年历史平均水平0.5%左右。既反映了经济自身下行压力，同样仍然受到疫情反复、双控限电等因素影响。消费数据同样大幅低于预期。结构上汽车缺芯仍然有较大拖累，后续有改善空间，但预计年内难以回到正常水平。  投资端看，地产销售继续维持回落，地产投资继续下行，1-8月制造业投资较2019年同比增长3.3%，较上期加速0.2%，与出口增速保持强势有关，但企业投资意愿有所回落，可能与经济放缓以及环保政策压制有较大关系。  从货币信用周期角度，8月新增社融2.96万亿元，同比少增6295亿元，略低于市场预期，存量增速10.3%，环比下行0.4%。8月贷款增速12.1%，增速环比下行0.2个百分点，信贷增速继续下行，目前已经回到了2020年初增速水平。结合债务数据和金融数据来看，8月份债券融资规模已经有明显上行，但去年同期高基数拖累实际增速改善不明显。信贷结构需求较差，企业部门赚钱效应减退，居民信贷增速放缓，经济内生信用需求处于惯性收缩的过程中，后续财政政策逐步发力将是信用企稳的主要驱动力。根据目前政9策导向与近期债券发行节奏，我们判断信用、监管、财政的政策底大概率已经过去，往后随着宽财政和宽信用政策逐渐发力，信贷增速将逐渐企稳。四季度广义流动性将阶段性企稳，社融货币增速有望开始回升。但在地方政府隐性债务与地产监管政策不放开的大背景下，本轮信用扩张的幅度不会太大。  三、四季度投资策略  固收方面，展望四季度，产品将继续保持稳健的投资风格。1、发挥票息策略优势，同时维持中性的杠杆水平与中性的组合久期。2、把握住利率反弹时的配置机会。3、关注货币政策可能再次宽松的交易机会。  权益方面，展望后市，我们判断权益市场下一阶段大概率仍将保持震荡行情，市场整体环境来看，目前经济高位放缓，货币政策维持稳定，财政托底意愿较强，A股市场整体具有较强韧性。参考中证800股债风险溢价指标，结合债务周期阶段比较，后续可能仍有一定调整空间，但下行风险有了较大程度的释放。目前市场风险更多来自海外，尤其美债利率超调后向上修复的可能性以及财政政策预期波动引发股市调整风险，当然也有国内微观流动性短期收紧，包括阶段性经济超预期降速的风险。 | | | | | | | | | | | | | | | | | | |  | |  |
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|  | **§ 六. 投资组合情况** | | | | | | | | | | | | | | | | | | |  | |  |
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|  |  | **1.报告期末产品资产组合情况** | | | | | | | | | | | | | | | | | | | |  |
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|  | 兴银理财睿盈优选平衡6号混合类净值型理财产品2021年第三季度报告 | | | | | | | | | | | | | | | | | | |  | |  |
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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** | | | | | | | | | | | | | | | | | | |  | |  |
|  | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | |  | | --- | | **序号** | | |  | | --- | | **资产名称** | | |  | | --- | | **资产面额** | | |  | | --- | | **占产品资产净值的比例（%）** | | | |  | | --- | | 1 | | |  | | --- | | 21农发清发01 | | |  | | --- | | 600,000,000.00 | | |  | | --- | | 7.46 | | | |  | | --- | | 2 | | |  | | --- | | 21鲁黄金MTN008 | | |  | | --- | | 500,000,000.00 | | |  | | --- | | 6.12 | | | |  | | --- | | 3 | | |  | | --- | | 21农发清发04 | | |  | | --- | | 410,000,000.00 | | |  | | --- | | 5.01 | | | |  | | --- | | 4 | | |  | | --- | | 21民生银行CD152 | | |  | | --- | | 400,000,000.00 | | |  | | --- | | 4.81 | | | |  | | --- | | 5 | | |  | | --- | | 21浦发银行CD234 | | |  | | --- | | 400,000,000.00 | | |  | | --- | | 4.78 | | | |  | | --- | | 6 | | |  | | --- | | 21农业银行CD018 | | |  | | --- | | 400,000,000.00 | | |  | | --- | | 4.77 | | | | | | | | | | | | | | | | | | | | |  | |  |
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|  | 兴银理财睿盈优选平衡6号混合类净值型理财产品2021年第三季度报告 | | | | | | | | | | | | | | | | | | |  | | | |  |
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|  | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | |  | | --- | | 7 | | |  | | --- | | 21广发11 | | |  | | --- | | 300,000,000.00 | | |  | | --- | | 3.67 | | | |  | | --- | | 8 | | |  | | --- | | 21光大银行CD140 | | |  | | --- | | 300,000,000.00 | | |  | | --- | | 3.58 | | | |  | | --- | | 9 | | |  | | --- | | 21平安银行CD158 | | |  | | --- | | 300,000,000.00 | | |  | | --- | | 3.58 | | | |  | | --- | | 10 | | |  | | --- | | 21农业银行CD009 | | |  | | --- | | 200,000,000.00 | | |  | | --- | | 2.39 | | | | | | | | | | | | | | | | | | | | |  | | | |  |
|  |  | |  | |  | | |  | | | |  | |  | | | | | |  | | | |  |
|  | **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** | | | |  |  | | --- | --- | | 9K220006 |  | | |  | | --- | | 21万科MTN003 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K220006 |  | | |  | | --- | | 20汇金MTN009A | | |  | | --- | | 100,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K220006 |  | | |  | | --- | | 19乌城投MTN002 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K220006 |  | | |  | | --- | | 21渝高速MTN002 | | |  | | --- | | 80,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K220006 |  | | |  | | --- | | 19福新能源MTN002 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K220006 |  | | |  | | --- | | 21越秀集团MTN002 | | |  | | --- | | 30,000,000.00 | | |  | | --- | | 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 | | | | | | | | | | | | | | |  | | | |  |
|  | |  |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | |  |  | | --- | --- | | **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 | | |  | | --- | | 051010100101034010 | | |  | | --- | | 兴银理财睿盈优选平衡6号混合类净值型理财产品 | | | | | | | | | | | | | | | | | | | | | | |  |
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