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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2022年第一季度报告 |  |
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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2022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：2022年4月22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2022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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|  | 兴银理财睿盈优选平衡6号混合类净值型理财产品2022年第一季度报告 |  |
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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 |  |
|  | 投资类型 | 混合类 |  |
|  | 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 |  |
|  |  |  |  |  |  |  |  |
|  | **§ 三. 产品收益表现** |  |
|  |  |  |  |  |  |  |  |
|  | 产品9K220006自成立日以来，累计净值增长率为2.6930%，年化累计净值增长率为1.6860%。报告期末，产品净值表现具体如下： |  |  |
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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2022年第一季度报告 |  |
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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** |  |  |
|  | 2022年3月31日 | 1.00693 | 1.02693 | 7,900,916,669.57 |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  | **§ 四. 产品投资经理简介** |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  胡轶韬，CFA，华东师范大学经济学硕士，12年证券投资经验。历任平安养老保险股份有限公司权益投资部高级投资经理，中泰证券资产管理公司基金业务部总经理助理。曾担任平安安赢股票型养老金产品、LIFE-STYLE进取混合型养老金产品投资经理，任职期间收益率排名领先。2021年5月加入兴银理财有限责任公司，任资深股票投资经理，通过自上而下与自下而上相结合的方法构建组合，注重公司竞争优势研究，擅长相对收益和绝对收益产品管理。 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。 |  |
|  |  |  |  |  |  |  |  |  |  |
|  | **§ 五. 报告期内产品的投资策略和运作分析** |  |
|  |  |  |  |  |  |  |  |  |  |
|  | 一、市场观点 一季度债市利率先下后上，整体呈现震荡走势。去年底至年初，市场货币宽松预期浓厚，1月中旬央行下调MLF利率10bp，并于新闻发布会上称“把政策工具箱开得再大一点”，10年国债收益率快速下行至2.75%附近。此后央行加量投放OMO，同时部分省份下调地方债发行利率加点幅度，收益率进一步下行至低点2.68%。春节期间，欧美央行不断释放收紧信号，美债收益率大幅上行。同时国内宽信用预期浓郁，公布的1月金融数据大超预期，市场降息预期有所回落，导致2月中上旬收益率快速回升至2.80%水平。2月底爆发了俄乌冲突，国内疫情反复，避险情绪升温。而同时国内部分城市下调房贷利率并降低首付比例，宽信用预期再起。2月金融数据低于预期，而1-2月经济数据大超预期，市场多空交织。多重因素影响下宽信用和宽货币预期反复博弈，故3月份利率走势整体围绕2.80%上下波动，呈现窄幅震荡格局。一季度资金价格整体平稳，每逢月底央行基本都会加量投放流动性以助平稳跨月，R007围绕OMO利率2.2%的中枢波动。一季度货币政策快速宽松后预期有所降温，利率期限利差则先走阔后压缩。 展望今年二季度，对于债券市场，我们整体保持中性的态度。一方面，3月以来疫情多地散发，外部局势动荡，我国经济复苏势受到一定干扰，要实现全年5.5%左右的经济增长目标仍然需要宏观政策积极应对。对于债市，这意味着货币政策宽松的环境仍在，降准、降息的市场预期使得债市大幅上行的可能性不大。另一方面，美联储3月加息25BP，在美债利率大幅上行的外部环境影响下，中美利率快速压缩至50BP以内，利率下行空间不大。同时随着宽信用政策加码，二三季度经济可能企稳上行，债市收益率存在上行压力。在国内外复杂的环境下，债市整体多空交织，预计二季度利率仍将维持区间震荡走势。 股票方面， 一季度以来稳增长和维护金融市场稳定的信号相对积极，但市场对短期经济增速预计逐步转弱。外围地缘冲突仍未现缓解趋势，上游大宗价格仍然保持相对高位，市场对前期中游制造盈利能力修复的预期落空。市场在经历前期急跌后展开弱反弹，短期维持震荡格局。市场整体估值虽然处于历史较低水平，但分化较为显著，机构重仓为代表的茅指数和宁组合的估值水平仍位于过去五年的均值上方，本轮市场整体估值水平处于历史较低水平有部分原因归为上游周期股的盈利能力较为突出。二、运作回顾 |  |
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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2022年第一季度报告 |  |  |
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|  |  |  |  |
|  |  今年一季度，债券市场先下后上。考虑到宽信用预期升温和美联储加息的影响，我们在一季度初收益率不断下行至低位阶段，适当调整了组合久期和杠杆。在后续市场的调整中我们判断短期内上行空间有限，因而在2-3月利率反弹时适度增配高性价比券种，赚取了稳定票息收益的同时，资本利得方面亦有收获。三、展望投资策略 展望二季度，产品将继续保持稳健的投资风格。1、发挥票息策略优势，同时维持中性偏谨慎的杠杆水平与组合久期。2、把握住利率反弹时的配置机会，关注市场波动带来的交易机会。  我们认为当前需要更有耐心地看待未来投资机会，风格上，非机构重仓个股可能阶段性表现会占优。行业和投资线索上以均衡为主，一方面相对看好短期需求因疫情受损但长期需求仍然较为稳定的行业，当下股价反应悲观预期后有望逐步恢复，以酒店、食品饮料、交运为代表。另一方面由于美联储加息和收表逐步临近，中美利差收窄至较低水平，高估值公司面临估值阶段性收缩压力，关注估值较低的家电、银行、有色中的龙头个股和前期股价跌幅较大而估值回到历史较低水平的电子行业中的龙头个股。但从较长维度看，当前市场的预期收益率已经变的有吸引力，我们仍将坚持既定投资策略，在行业间均衡配置，选择各行业中具备长期竞争力的公司，分享中国经济转型升级带动的红利。 |  |  |
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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** |

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| --- |
| **资产类型** |

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|  |
| --- |
| **直接投资占比（%）** |

 |

|  |
| --- |
| **间接投资占比（%）** |

 |
|

|  |
| --- |
| 1 |

 |

|  |
| --- |
| 现金及存款 |

 |

|  |
| --- |
| 1.54 |

 |

|  |
| --- |
| 1.62 |

 |
|

|  |
| --- |
| 2 |

 |

|  |
| --- |
| 买入返售金融资产 |

 |

|  |
| --- |
| 0.00 |

 |

|  |
| --- |
| 0.47 |

 |
|

|  |
| --- |
| 3 |

 |

|  |
| --- |
| 债券投资 |

 |

|  |
| --- |
| 65.47 |

 |

|  |
| --- |
| 68.02 |

 |
|

|  |
| --- |
| 4 |

 |

|  |
| --- |
| 权益投资 |

 |

|  |
| --- |
| 3.65 |

 |

|  |
| --- |
| 3.65 |

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|

|  |
| --- |
| 5 |

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|  |
| --- |
| 公募基金 |

 |

|  |
| --- |
| 26.24 |

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| --- |
| 26.24 |

 |
|

|  |
| --- |
| 6 |

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|  |
| --- |
| 委外投资 |

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|  |
| --- |
| 3.10 |

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| --- |
| 0.00 |

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| --- |
| 总计 |

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| 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。 |  |  |
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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2022年第一季度报告 |  |
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|  |  |  |
|  | **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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| --- |
| **序号** |

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|  |
| --- |
| **资产名称** |

 |

|  |
| --- |
| **资产规模** |

 |

|  |
| --- |
| **占产品资产净值的比例（%）** |

 |
|

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| --- |
| 1 |

 |

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| --- |
| 21农发清发04 |

 |

|  |
| --- |
| 412,239,420.00 |

 |

|  |
| --- |
| 5.22 |

 |
|

|  |
| --- |
| 2 |

 |

|  |
| --- |
| 21国债16 |

 |

|  |
| --- |
| 400,205,200.00 |

 |

|  |
| --- |
| 5.07 |

 |
|

|  |
| --- |
| 3 |

 |

|  |
| --- |
| 22中国银行CD011 |

 |

|  |
| --- |
| 389,937,200.00 |

 |

|  |
| --- |
| 4.94 |

 |
|

|  |
| --- |
| 4 |

 |

|  |
| --- |
| 兴业基金-兴富99号集合资产管理计划 |

 |

|  |
| --- |
| 302,067,518.97 |

 |

|  |
| --- |
| 3.82 |

 |
|

|  |
| --- |
| 5 |

 |

|  |
| --- |
| 21广发11 |

 |

|  |
| --- |
| 300,369,000.00 |

 |

|  |
| --- |
| 3.80 |

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|

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| --- |
| 6 |

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|  |
| --- |
| 21光大银行CD140 |

 |

|  |
| --- |
| 292,388,400.00 |

 |

|  |
| --- |
| 3.70 |

 |
|

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| --- |
| 7 |

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|  |
| --- |
| 21平安银行CD158 |

 |

|  |
| --- |
| 292,216,800.00 |

 |

|  |
| --- |
| 3.70 |

 |
|

|  |
| --- |
| 8 |

 |

|  |
| --- |
| 21保利发展MTN003 |

 |

|  |
| --- |
| 200,365,800.00 |

 |

|  |
| --- |
| 2.54 |

 |
|

|  |
| --- |
| 9 |

 |

|  |
| --- |
| 21浦发银行CD234 |

 |

|  |
| --- |
| 194,858,000.00 |

 |

|  |
| --- |
| 2.47 |

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| --- |
| 10 |

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| --- |
| 21农发清发02 |

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|  |
| --- |
| 191,301,500.00 |

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|  |
| --- |
| 2.42 |

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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2022年第一季度报告 |  |
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|  |  |  |
|  | **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** |  |

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| **资产名称** |

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| **资产面额（元）** |

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| **承销商/发行人** |

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|  |  | 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** |  |

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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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|  | 兴银理财睿盈优选平衡6号混合类净值型理财产品2022年第一季度报告 |  |  |
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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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| **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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| 托管账户 |

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