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|  | 兴银理财增盈优选23号净值型理财产品2021年年度报告 | | | | | |  |
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|  | **兴银理财增盈优选23号净值型理财产品 2021年年度报告** | | | | | |  |
|  |  |  |  |  |  |  |  |
|  |  | 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5月11日 | | | |  |  |
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|  |  |  |  | **目 录** | |  |  |  |  |
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|  |  | § 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. 理财托管机构报告 § 七. 审计报告 § 八. 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。 | | | | |  |
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|  | **§ 二. 产品基本情况** | | | | |  |
|  |  |  |  |  |  |  |
|  | 产品名称 | | 兴银理财增盈优选23号净值型理财产品 | | |  |
|  | 产品代码 | | 9K221023 | | |  |
|  | 全国银行业理财信息登记系统登记编码 | | Z7002021000114 | | |  |
|  | 产品运作方式 | | 开放式 | | |  |
|  | 产品募集方式 | | 公募 | | |  |
|  | 投资类型 | | 固定收益类 | | |  |
|  | 报告期末产品份额总额 | | 922,164,611.73份 | | |  |
|  | 业绩比较基准 | | 4.40%-6.00% | | |  |
|  | 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 | | |  |
|  | |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | | |  |  | | --- | --- | | 下属子份额的销售名称 |  | | |  | | --- | | 下属子份额的销售代码 | | |  | | --- | | 报告期末下属子份额的产品份额总数 | | | |  | | --- | | 增盈优选23号A | | |  | | --- | | 9K221123 | | |  | | --- | | 693,039,444.42 | | | |  | | --- | | 增盈优选23号B（私行专属） | | |  | | --- | | 9K221223 | | |  | | --- | | 229,125,167.31 | | | | | | |  |
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|  | 兴银理财增盈优选23号净值型理财产品2021年年度报告 | | | | | |  |  |
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|  | **§ 三. 产品收益表现** | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  | 产品9K221123自成立日以来，累计净值增长率为3.3690%，年化累计净值增长率为5.9985%。 产品9K221223自成立日以来，累计净值增长率为3.4280%，年化累计净值增长率为6.1035%。 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 | | | |  |  | | --- | --- | | 9K221023 |  | | |  | | --- | | 2021年12月31日 | | |  | | --- | | 1.03384 | | |  | | --- | | 1.03384 | | |  | | --- | | 953,370,902.98 | | | | | | | |  |
|  |  | |  |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | |  |  | | --- | --- | | 销售代码 |  | | |  | | --- | | 估值日期 | | |  | | --- | | 产品份额净值 | | |  | | --- | | 产品累计净值 | | |  | | --- | | 产品资产净值 | | | |  |  | | --- | --- | | 9K221123 |  | | |  | | --- | | 2021年12月31日 | | |  | | --- | | 1.03369 | | |  | | --- | | 1.03369 | | |  | | --- | | 716,390,971.62 | | | |  |  | | --- | --- | | 9K221223 |  | | |  | | --- | | 2021年12月31日 | | |  | | --- | | 1.03428 | | |  | | --- | | 1.03428 | | |  | | --- | | 236,979,931.36 | | | | | | | |  |
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|  | **§ 四. 产品投资经理简介** | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |
|  | 高翰昆先生，英国诺丁汉大学理学硕士毕业，华东理工大学工科理学本科毕业。9年固收、权益投资交易经验，2年固收分析工具设计开发经验。历任万家基金管理有限公司股票交易员、债券交易员、交易部副总监、基金经理。森浦资讯固收专家。2020年7月加入兴业银行理财子公司，现任多策略团队投资经理。投资策略主要基于对经济运行周期及对监管当局货币及财政政策的研判，自上而下进行大类资产及板块配置。操作风格上积极主动，守正出奇。以配置思路为主，套利思路为辅。 | | | | | |  |  |
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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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|  | 2021年国内疫情进入尾声，但国外疫情依然严重，病毒变异不断，疫情结束可能还要延续一段时间。这种大环境下，经济循环出现各种梗阻，反应到资产价格上，整体震荡趋势性不明显。本报告期内，本组合根据债券市场期限结构及各利差变化情况，在控制整体久期及信用风险的前提下，积极主动择优配置各类债券类属子资产。 | | | | | |  |  |
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|  | **§ 六. 理财托管机构报告** | | | | | |  |  |
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|  |  | 报告期内，托管人严格遵守《商业银行理财业务监督管理办法》及相关法律法规规定、理财产品托管协议约定，诚实信用、谨慎勤勉地履行了托管人义务，不存在损害理财产品投资者利益的行为。  报告期内，托管人根据国家有关法律法规规定、理财产品托管协议的约定，对管理人在本理财产品的投资运作、资产净值的计算、收益的计算、理财产品费用开支等方面进行了必要的监督、复核和审查，未发现其存在任何损害本理财产品投资者利益的行为。  托管人认真复核了本报告中的净值表现、投资组合报告等内容，认为其真实、准确和完整，不存在虚假记载、误导性陈述或者重大遗漏。 | | | | |  |
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|  | **§ 七. 审计报告** | | | | |  |  |
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|  | 本产品聘请毕马威会计师事务所（特殊普通合伙）上海分所依据中国注册会计师审计准则对本产品的财务报表，包括2021年12月31日的资产负债表，2021年度的利润表和理财产品净值变动表以及相关财务报表附注进行了审计，并出具审计报告。 | | | | |  |  |
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|  | **§ 八. 投资组合情况** | | | | |  |  |
|  |  |  |  |  |  |  |  |
|  |  | **1.报告期末产品资产组合情况** | | | | |  |
|  |  |  |  |  |  |  |  |
|  |  | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | |  | | --- | | **序号** | | |  | | --- | | **资产类型** | | |  | | --- | | **直接投资占比（%）** | | |  | | --- | | **间接投资占比（%）** | | | |  | | --- | | 1 | | |  | | --- | | 现金及存款 | | |  | | --- | | 2.13 | | |  | | --- | | 3.53 | | | |  | | --- | | 2 | | |  | | --- | | 买入返售金融资产 | | |  | | --- | | 2.69 | | |  | | --- | | 2.69 | | | |  | | --- | | 3 | | |  | | --- | | 债券投资 | | |  | | --- | | 54.36 | | |  | | --- | | 60.33 | | | |  | | --- | | 4 | | |  | | --- | | 权益投资 | | |  | | --- | | 0.00 | | |  | | --- | | 1.27 | | | |  | | --- | | 5 | | |  | | --- | | 公募基金 | | |  | | --- | | 15.64 | | |  | | --- | | 15.64 | | | |  | | --- | | 6 | | |  | | --- | | 非标准化债权类资产 | | |  | | --- | | 16.33 | | |  | | --- | | 16.33 | | | |  | | --- | | 7 | | |  | | --- | | 衍生品 | | |  | | --- | | 0.00 | | |  | | --- | | 0.21 | | | |  | | --- | | 8 | | |  | | --- | | 委外投资 | | |  | | --- | | 8.85 | | |  | | --- | | 0.00 | | | |  | | --- | |  | | |  | | --- | | 总计 | | |  | | --- | | 100.00 | | |  | | --- | | 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** | | | | |  |
|  |  | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | |  | | --- | | **序号** | | |  | | --- | | **资产名称** | | |  | | --- | | **资产规模** | | |  | | --- | | **占产品资产净值的比例（%）** | | | |  | | --- | | 1 | | |  | | --- | | 21青岛融控03 | | |  | | --- | | 200,000,000.00 | | |  | | --- | | 20.98 | | | |  | | --- | | 2 | | |  | | --- | | 睿远基金汇见2号集合资产管理计划 | | |  | | --- | | 90,007,539.59 | | |  | | --- | | 9.44 | | | |  | | --- | | 3 | | |  | | --- | | 21国债16 | | |  | | --- | | 46,016,468.00 | | |  | | --- | | 4.83 | | | |  | | --- | | 4 | | |  | | --- | | 21成都高新MTN001A | | |  | | --- | | 41,320,880.00 | | |  | | --- | | 4.33 | | | |  | | --- | | 5 | | |  | | --- | | 20甘国投MTN002 | | |  | | --- | | 39,930,320.00 | | |  | | --- | | 4.19 | | | |  | | --- | | 6 | | |  | | --- | | 质押式逆回购 | | |  | | --- | | 33,000,169.50 | | |  | | --- | | 3.46 | | | |  | | --- | | 7 | | |  | | --- | | 18海尔金控MTN001 | | |  | | --- | | 30,551,820.00 | | |  | | --- | | 3.20 | | | |  | | --- | | 8 | | |  | | --- | | 20孝感城投MTN002 | | |  | | --- | | 30,527,730.00 | | |  | | --- | | 3.20 | | | |  | | --- | | 9 | | |  | | --- | | 20青岛国信MTN002 | | |  | | --- | | 30,330,210.00 | | |  | | --- | | 3.18 | | | |  | | --- | | 10 | | |  | | --- | | 20扬城建PPN001 | | |  | | --- | | 30,229,948.98 | | |  | | --- | | 3.17 | | | | | | |  |
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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 | | | |  |
|  | |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | | |  |  | | --- | --- | | **产品代码** |  | | |  | | --- | | **资产名称** | | |  | | --- | | **资产面额（元）** | | |  | | --- | | **承销商/发行人** | | | |  |  | | --- | --- | | 9K221023 |  | | |  | | --- | | 19甘交建MTN002 | | |  | | --- | | 10,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K221023 |  | | |  | | --- | | 20扬城建PPN001 | | |  | | --- | | 30,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K221023 |  | | |  | | --- | | 20甘国投MTN002 | | |  | | --- | | 40,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K221023 |  | | |  | | --- | | 21赣铁航MTN001 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K221023 |  | | |  | | --- | | 21陕有色MTN001 | | |  | | --- | | 9,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K221023 |  | | |  | | --- | | 18海尔金控MTN001 | | |  | | --- | | 30,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K221023 |  | | |  | | --- | | 19徐州高新MTN001 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K221023 |  | | |  | | --- | | 20临空港投MTN002 | | |  | | --- | | 10,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K221023 |  | | |  | | --- | | 20南平武夷MTN001 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K221023 |  | | |  | | --- | | 20武夷投资MTN002 | | |  | | --- | | 15,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K221023 |  | | |  | | --- | | 20浦口康居MTN005 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K221023 |  | | |  | | --- | | 20漳州城投PPN001 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K221023 |  | | |  | | --- | | 20青岛国信MTN002 | | |  | | --- | | 30,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K221023 |  | | |  | | --- | | 20青岛国信MTN003 | | |  | | --- | | 10,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K221023 |  | | |  | | --- | | 20黄石众邦MTN001 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K221023 |  | | |  | | --- | | 21南京医药MTN001 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K221023 |  | | |  | | --- | | 21成都高新MTN001A | | |  | | --- | | 40,000,000.00 | | |  | | --- | | 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 | | | |  |
|  |  |  |  |  |  |  |
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| --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |
|  | 兴银理财增盈优选23号净值型理财产品2021年年度报告 | | | | |  |  |
|  |  |  |  |  |  |  |  |
|  |  | | | | |  |  |
|  | |  |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | |  |  | | --- | --- | | **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 | | |  | | --- | | 051010100101214073 | | |  | | --- | | 兴银理财增盈优选23号净值型理财产品 | | | | | | |  |
|  |  |  |  |  |  |  |  |
|  | 兴银理财有限责任公司 | | | | |  |  |
|  | 2022年5月11日 | | | | |  |  |
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