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|  | 兴银理财增盈优选24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24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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|  | 兴银理财增盈优选24号净值型理财产品2021年年度报告 | | | | | | | |  |
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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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|  | 兴银理财增盈优选24号净值型理财产品2021年年度报告 | | | | |  |
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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 | | 兴银理财增盈优选24号净值型理财产品 | | |  |
|  | 产品代码 | | 9K221024 | | |  |
|  | 全国银行业理财信息登记系统登记编码 | | Z7002021000115 | | |  |
|  | 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 | | 1,500,000,000.00份 | | |  |
|  | 业绩比较基准 | | 4.40% | | |  |
|  | 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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|  | 兴银理财增盈优选24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9K221024自成立日以来，累计净值增长率为2.7870%，年化累计净值增长率为4.9622%。 报告期末，产品净值表现具体如下： | | | | | | |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  | **估值日期** | **产品份额净值** | | **产品累计净值** | | | **产品资产净值** | |  |  |
|  | 2021年12月31日 | 1.02787 | | 1.02787 | | | 1,541,807,666.10 | |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  | **§ 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年四季度，从市场结构上看，四季度权益市场除港股外，大部分板块均呈现正收益，其中国防军工表现较为尤其，其次是转债和芯片指数，而新能源相关板块呈现先涨后跌的情况。从全年的角度来看，2021年价值股远远跑输成长股，市场的主流赛道是高景气需求端持续旺盛的行业，金融行业除了在一季度表现较为优异外，剩下三个季度受到经济和房地产的拖累总体呈现逐步下行的态势。  对于2022年而言，权益市场的格局相比2021年会大概率会表现的更均衡，整体可能会偏震荡行情，能否在震荡行情中获取超额收益变得尤为重要，从长期的角度来看我们总体依然看好新能源相关的智能化、半导体等带来的机会，同时在消费和防守板块也会进行一定的配置，使得整个配置更加均衡，尽力获取稳定的收益。  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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|  | **§ 六. 理财托管机构报告** | | | | | | | | |  |
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|  | 兴银理财增盈优选24号净值型理财产品2021年年度报告 | | | | |  |  |
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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。 | | | | |  |
|  |  |  |  |  |  |  |  |
|  | **§ 七. 审计报告** | | | | |  |  |
|  |  |  |  |  |  |  |  |
|  | 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。 | | | | |  |  |
|  |  |  |  |  |  |  |  |
|  | **§ 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 | | |  | | --- | | 2.12 | | |  | | --- | | 19.22 | | | |  | | --- | | 2 | | |  | | --- | | 债券投资 | | |  | | --- | | 37.89 | | |  | | --- | | 37.89 | | | |  | | --- | | 3 | | |  | | --- | | 权益投资 | | |  | | --- | | 0.00 | | |  | | --- | | 0.00 | | | |  | | --- | | 4 | | |  | | --- | | 公募基金 | | |  | | --- | | 0.00 | | |  | | --- | | 1.77 | | | |  | | --- | | 5 | | |  | | --- | | 非标准化债权类资产 | | |  | | --- | | 41.12 | | |  | | --- | | 41.12 | | | |  | | --- | | 6 | | |  | | --- | | 委外投资 | | |  | | --- | | 18.87 | | |  | | --- | | 0.00 | | | |  | | --- | |  | | |  | | --- | | 总计 | | |  | | --- | | 100.00 | | |  | | --- | | 100.00 | | | | | | |  |
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|  | 兴银理财增盈优选24号净值型理财产品2021年年度报告 | | | |  |
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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** | | |  | | --- | | **资产规模** | | |  | | --- | | **占产品资产净值的比例（%）** | | | |  | | --- | | 1 | | |  | | --- | | 21闽厦门国贸ZR001 | | |  | | --- | | 500,000,000.00 | | |  | | --- | | 32.43 | | | |  | | --- | | 2 | | |  | | --- | | 新华资产-明远四号资产管理产品 | | |  | | --- | | 306,217,800.00 | | |  | | --- | | 19.86 | | | |  | | --- | | 3 | | |  | | --- | | Z京-同业借款20210918003 | | |  | | --- | | 200,000,000.00 | | |  | | --- | | 12.97 | | | |  | | --- | | 4 | | |  | | --- | | 20国债11 | | |  | | --- | | 51,125,919.00 | | |  | | --- | | 3.32 | | | |  | | --- | | 5 | | |  | | --- | | 21国债16 | | |  | | --- | | 23,008,234.00 | | |  | | --- | | 1.49 | | | |  | | --- | | 6 | | |  | | --- | | 21淮安水利PPN001 | | |  | | --- | | 20,547,380.00 | | |  | | --- | | 1.33 | | | |  | | --- | | 7 | | |  | | --- | | 21重庆临空MTN001 | | |  | | --- | | 20,492,840.00 | | |  | | --- | | 1.33 | | | |  | | --- | | 8 | | |  | | --- | | 21天一01 | | |  | | --- | | 20,433,740.00 | | |  | | --- | | 1.33 | | | |  | | --- | | 9 | | |  | | --- | | 20盐城资产PPN001 | | |  | | --- | | 20,416,940.00 | | |  | | --- | | 1.32 | | | |  | | --- | | 10 | | |  | | --- | | 21绵阳交通MTN001 | | |  | | --- | | 20,318,820.00 | | |  | | --- | | 1.32 | | | | | |  |
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|  | 兴银理财增盈优选24号净值型理财产品2021年年度报告 | | | | | |  |  |
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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 | | | |  |  |
|  | |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | | |  |  | | --- | --- | | **产品代码** |  | | |  | | --- | | **资产名称** | | |  | | --- | | **资产面额（元）** | | |  | | --- | | **承销商/发行人** | | | |  |  | | --- | --- | | 9K221024 |  | | |  | | --- | | 21今世缘CP001 | | |  | | --- | | 10,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K221024 |  | | |  | | --- | | 21宁经开PPN001 | | |  | | --- | | 10,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K221024 |  | | |  | | --- | | 21厦国贸控MTN004 | | |  | | --- | | 10,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K221024 |  | | |  | | --- | | 21富皋万泰PPN001 | | |  | | --- | | 10,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K221024 |  | | |  | | --- | | 21新余城建MTN002 | | |  | | --- | | 10,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K221024 |  | | |  | | --- | | 21淮安水利PPN001 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K221024 |  | | |  | | --- | | 21云能投GN001(权益出资) | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 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 | | |  | | --- | | 051010100101214195 | | |  | | --- | | 兴银理财增盈优选24号净值型理财产品 | | | | | | | |  |
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|  | 兴银理财有限责任公司 | | | | | |  |  |
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