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|  | 兴银理财睿盈优选平衡5号混合类净值型理财产品2021年年度报告 | | | | | | | | | | | | | | | | | | |  |
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|  | **兴银理财睿盈优选平衡5号混合类净值型理财产品 2021年年度报告** | | | | | | | | | | | | | | | | | | |  |
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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：2022年5月11日 | | | | | | | | |  | | | |  |
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|  | 兴银理财睿盈优选平衡5号混合类净值型理财产品2021年年度报告 | | | | | | | | | | | | | | | | | | |  |
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|  | 兴银理财睿盈优选平衡5号混合类净值型理财产品2021年年度报告 | | | | | | | | | | | | | | | | | | |  |
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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** | | | | | | | | | | | | | | | | | | |  |
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|  | 产品名称 | | | | | | | | 兴银理财睿盈优选平衡5号混合类净值型理财产品 | | | | | | | | | | |  |
|  | 产品代码 | | | | | | | | 9K220005 | | | | | | | | | | |  |
|  | 全国银行业理财信息登记系统登记编码 | | | | | | | | Z7002020000094 | | | | | | | | | | |  |
|  | 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 | | | | | | | | 9,325,849,950.77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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|  | 兴银理财睿盈优选平衡5号混合类净值型理财产品2021年年度报告 | | | | | | | | | | | | | | | | | | |  |
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|  | **§ 三. 产品收益表现** | | | | | | | | | | | | | | | | | | |  |
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|  | 产品9K220005自成立日以来，累计净值增长率为8.2660%，年化累计净值增长率为5.4757%。 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12月31日 | | | | | 1.06266 | | | | | 1.08266 | | | | 9,910,208,291.88 | | | |  |  |
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|  | **§ 四. 产品投资经理简介** | | | | | | | | | | | | | | | | | | |  |
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|  | 郝彦君先生，复旦大学经济学硕士，同济大学工科学士，CFA。曾任职于泰康资产管理公司、华安基金。2019年加入兴银理财有限责任公司，现任固定收益部投资经理。  周宇先生，复旦大学金融学硕士、北京大学金融学学士，7年FOF/MOM从业经验。2016年加入兴业银行资产管理部权益投资团队担任投资经理。曾任工商银行私人银行部权益投资经理  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。 | | | | | | | | | | | | | | | | | | |  |
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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8月监管机构对理财产品使用摊余成本法计量作出窗口指导，要求存量理财产品在10月底完成整改，信用债受此冲击自9月开始下跌，加上9月PPI刷新近年来高位刷新纪录、央行官员提及十年国债处于偏低位置，市场降准预期明显减弱，利率债在四季度初开始加速下跌，10年国债收益率自四季度初的2.87%大幅上行至3.05%一线，信用债收益率普遍从8月底低位上行20-40bp。随后央行行长易纲表示PPI将在年内走低，经济高频数据显示经济下行压力加大以及宽松资金面的助推下，市场收益率重回下行通道，四季度经济数据持续走弱，总理重提六稳，政策放松预期再起，债券市场再度进入牛市，收益率水平一路下行至年内低位，收益率曲线结构方面，四季度资金价格平稳，R007围绕OMO利率2.2%的中枢波动，在经济预期走弱的带动下，收益率曲线出现牛平走势。  权益方面，2022上半年，财政积极且前置，货币政策稳中偏松，利率平稳且曲线有可能陡峭化，叠加二季度利润增速压力最大，判断上半年风格偏大盘蓝筹。2022 下半年，财政发力趋弱，外部环境剧烈变化，货币配套偏稳，利率曲线上行压力变大，盈利增速缓慢修复，判断风格将再度回归均衡，偏消费+小盘成长。  依旧看好与宏观经济周期相关性较低、政策独立性较强以及技术驱动的板块，如双碳、汽车智能化等。  股票方面， 2021年股票市场指数波动区间相对较小，但行业间收益率差异却很显著且波动较大，全年而言传统周期性行业表现亮眼，电气设备、公用事业在双碳目标下获得市场认可，相对的，受到上游原材料涨价冲击和地产景气度下行影响的家电、受疫情压制的社会服务、受政策压制的医药等行业表现较弱。今年市场在5月之后呈现了较为显著的市值下沉特征，中小市值公司表现占优 。在11月底左右完成股票建仓，组合构建以均衡为主，景气 | | | | | | | | | | | | | | | | | | |  |
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|  | 兴银理财睿盈优选平衡5号混合类净值型理财产品2021年年度报告 | | | | | | | | | | | | | | | | | | |  | |  |
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|  | 趋势部分以新型电网、绿电运营、汽车零部件为主，左侧布局预期明年基本面改善的家电、电子、计算机，各一级行业或投资线索下偏好所处行业供给格局较佳的龙头优势标的。  展望明年一季度，对于债券市场，我们整体保持中性略偏乐观的态度。刚刚结束的中央经济工作会议提出当前经济面临“需求收缩、供给冲击、预期转弱”三重压力。在防疫措施与居民收入增速放缓的背景下，消费仍难快速恢复，出口在替代效应减弱以及高基数的影响下对经济拉动作用将减弱，房地产产业链压力不减，政策重心在明年一季度仍将是稳增长。政策基调仍可能是宽货币、宽信用，历史上双宽政策周期中债券表现强的概率较高。考虑到明年一季度美联储加息可能性不高，国内货币政策仍处于宽松窗口，我们认为债券市场仍有参与机会。  二、运作回顾  2021年四季度，债券市场先上后下。考虑到经济基本面下行压力增大，房地产产业链压力不断增大，我们在四季度初收益率上行阶段判断此次市场调整空间有限，因而在10月、11月保持了杠杆操作，并稳步增配高性价比券种，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。  三、展望投资策略  展望一季度，产品将继续保持稳健的投资风格。1、发挥票息策略优势，同时维持中性偏积极的杠杆水平与中性偏积极的组合久期。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，预计2022年经济压力仍大，供给端工业生产将恢复正常水平；需求端，出口大概率回落，但仍有韧性，制造业投资韧性仍强，基建投资将有所发力，地产投资将继续下滑，但“循环”修复政策不会失速，消费趋于改善，但幅度有限。财政整体定调积极，节奏前置托底经济；货币政策或稳中偏松 。产业政策或将围绕双碳、共同富裕 、稳增长等主题。  结合中央经济工作会议对明年经济“稳”要求以及对财政、货币的新表述，展望2022年的A股市场，我们认为政策变化将成为市场的主导。展望2022年，上市公司盈利增速预计偏冷，但稳增长的的政策预计会加码，对资本市场相对友好。预计指数层面仍呈震荡格局，股票市场出现系统性风险的可能性较低，结构性机会仍然会较多。重点看好双碳目标下相关收益的标的、受益于稳增长政策的相关行业、疫情得到控制下受益于消费场景恢复的相关子行业。 | | | | | | | | | | | | | | | | | | |  | |  |
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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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|  | 兴银理财睿盈优选平衡5号混合类净值型理财产品2021年年度报告 | | | | | | | | | | | | | | | | | | |  | |  |
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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** | | | | | | | | | | | | | | | | | | |  | |  |
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|  |  | **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 | | |  | | --- | | 3.29 | | |  | | --- | | 3.35 | | | |  | | --- | | 2 | | |  | | --- | | 买入返售金融资产 | | |  | | --- | | 0.00 | | |  | | --- | | 0.75 | | | |  | | --- | | 3 | | |  | | --- | | 债券投资 | | |  | | --- | | 33.70 | | |  | | --- | | 35.36 | | | |  | | --- | | 4 | | |  | | --- | | 权益投资 | | |  | | --- | | 3.68 | | |  | | --- | | 4.36 | | | |  | | --- | | 5 | | |  | | --- | | 公募基金 | | |  | | --- | | 25.51 | | |  | | --- | | 25.52 | | | |  | | --- | | 6 | | |  | | --- | | 非标准化债权类资产 | | |  | | --- | | 30.66 | | |  | | --- | | 30.66 | | | |  | | --- | | 7 | | |  | | --- | | 委外投资 | | |  | | --- | | 3.16 | | |  | | --- | | 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。 | | | | | | | | | | | | | | | | | | |  | |  |
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|  | 兴银理财睿盈优选平衡5号混合类净值型理财产品2021年年度报告 | | | | | | | | | | | | | | | | | | |  |
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|  | **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 | | |  | | --- | | Z深-同业借款20210812001 | | |  | | --- | | 1,000,000,000.00 | | |  | | --- | | 10.09 | | | |  | | --- | | 2 | | |  | | --- | | Z深-同业借款20210812003 | | |  | | --- | | 1,000,000,000.00 | | |  | | --- | | 10.09 | | | |  | | --- | | 3 | | |  | | --- | | Z深-同业借款20210812002 | | |  | | --- | | 1,000,000,000.00 | | |  | | --- | | 10.09 | | | |  | | --- | | 4 | | |  | | --- | | Z深-同业借款20210816001 | | |  | | --- | | 800,000,000.00 | | |  | | --- | | 8.07 | | | |  | | --- | | 5 | | |  | | --- | | 21农业银行CD105 | | |  | | --- | | 370,284,540.00 | | |  | | --- | | 3.74 | | | |  | | --- | | 6 | | |  | | --- | | 兴业基金-兴富99号集合资产管理计划 | | |  | | --- | | 300,928,885.34 | | |  | | --- | | 3.04 | | | |  | | --- | | 7 | | |  | | --- | | 21浦发银行CD190 | | |  | | --- | | 291,978,900.00 | | |  | | --- | | 2.95 | | | |  | | --- | | 8 | | |  | | --- | | 20农发清发03 | | |  | | --- | | 251,578,750.00 | | |  | | --- | | 2.54 | | | |  | | --- | | 9 | | |  | | --- | | 21农发清发100 | | |  | | --- | | 250,239,500.00 | | |  | | --- | | 2.53 | | | |  | | --- | | 10 | | |  | | --- | | 21申证03 | | |  | | --- | | 204,004,200.00 | | |  | | --- | | 2.06 | | | | | | | | | | | | | | | | | | | | |  |
|  |  | | | |  | | |  | | | |  | |  | | | | | |  |
|  | **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** | | | |  |  | | --- | --- | | 9K220005 |  | | |  | | --- | | 21兴资01 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业资产管理有限公司 | | | |  |  | | --- | --- | | 9K220005 |  | | |  | | --- | | 21夏商MTN001 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K220005 |  | | |  | | --- | | 20鲁黄金MTN004 | | |  | | --- | | 40,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K220005 |  | | |  | | --- | | 21保利发展MTN002 | | |  | | --- | | 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** | | | |  |  | | --- | --- | | 9K220005 |  | | |  | | --- | | 21兴资01 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 买入 | | |  | | --- | | 兴业资产管理有限公司 | | | | | | | | | | | | | | | | | | | | |  |
|  |  | | | |  | | |  | | | |  | |  | | | | | |  |
|  |  | | | | 5.3 理财产品在报告期内中的重大关联交易 | | | | | | | | | | | | | | |  |
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|  | 兴银理财睿盈优选平衡5号混合类净值型理财产品2021年年度报告 | | | | | | | | | | | | | | | | | | |  | | | |  |
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|  | |  |  |  | | --- | --- | --- | | |  |  | | --- | --- | | 无 |  | | | | | | | | | | | | | | | | | | | | |  | | | |  |
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|  |  | | **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 | | |  | | --- | | 051010100101033960 | | |  | | --- | | 兴银理财睿盈优选平衡5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 | | | | | | | | | | | | | | | | | | |  | | | |  |
|  | 2022年5月11日 | | | | | | | | | | | | | | | | | | |  | | | |  |
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