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|  | 兴银理财增盈优选24号净值型理财产品2022年第二季度报告 |  |
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|  | **兴银理财增盈优选24号净值型理财产品2022年第二季度报告** |  |
|  |  |  |  |  |  |  |  |
|  |  | 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7月21日 |  |  |
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|  | 兴银理财增盈优选24号净值型理财产品2022年第二季度报告 |  |
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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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|  | 兴银理财增盈优选24号净值型理财产品2022年第二季度报告 |  |
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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。 |  |
|  |  |  |  |  |  |  |  |
|  | **§ 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 | 1,212,749,574.67份 |  |
|  | 业绩比较基准/业绩报酬计提基准 | 3.50%--5.50%/5.50% |  |
|  | 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9K221024自成立日以来，累计净值增长率为5.1800%，年化累计净值增长率为4.8982%。报告期末，产品净值表现具体如下： |  |  |
|  |  |  |  |  |  |  |  |
|  |  | 3/ | 6 |  |  |  |

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|  | 兴银理财增盈优选24号净值型理财产品2022年第二季度报告 |  |  |
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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6月30日 | 1.00267 | 1.05180 | 1,215,984,732.66 |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |
|  | **§ 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** |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |
|  | 回顾2022年2季度，权益方面，权益市场经历了较大幅度波动，4月由于上海疫情和通胀导致的美联储加息因素的影响，权益市场延续了一季度的回撤，4月底很多行业和公司的估值到了很便宜的位置，随着5月和6月疫情逐步好转，以新能源为代表的成长板块大幅反弹，新能源上游锂矿相关标的今年以来已是正收益，同时消费行业也迎来反弹，医药板块和港股市场涨幅相对靠后。债券方面，信用债方面目前信用利差处于历史低位，收益率底部震荡。本报告期内，组合降低了部分债券久期。 展望2022年3季度，权益方面，拉长时间来看，权益市场仍然有一定的性价比，产品会调整配置一些前期涨幅落后的医药板块和港股板块。债券方面，我们认为信用债收益率调整的概率很高，组合配置更多的是高等级信用债。本产品将秉承勤勉尽责的态度，坚持风险分散，力争在风险可控的基础上获得相对稳定的超额收益。” |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |
|  | **§ 六. 投资组合情况** |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |
|  |  | **1.报告期末产品资产组合情况** |  |
|  |  |  |  |  |  |  |  |  |  |  |  |
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|  | 兴银理财增盈优选24号净值型理财产品2022年第二季度报告 |  |  |
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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 |

 |

|  |
| --- |
| 20.37 |

 |

|  |
| --- |
| 33.10 |

 |
|

|  |
| --- |
| 2 |

 |

|  |
| --- |
| 买入返售金融资产 |

 |

|  |
| --- |
| 0.00 |

 |

|  |
| --- |
| 1.65 |

 |
|

|  |
| --- |
| 3 |

 |

|  |
| --- |
| 债券投资 |

 |

|  |
| --- |
| 22.45 |

 |

|  |
| --- |
| 22.45 |

 |
|

|  |
| --- |
| 4 |

 |

|  |
| --- |
| 公募基金 |

 |

|  |
| --- |
| 9.65 |

 |

|  |
| --- |
| 10.80 |

 |
|

|  |
| --- |
| 5 |

 |

|  |
| --- |
| 非标准化债权类资产 |

 |

|  |
| --- |
| 32.00 |

 |

|  |
| --- |
| 32.00 |

 |
|

|  |
| --- |
| 6 |

 |

|  |
| --- |
| 委外投资 |

 |

|  |
| --- |
| 15.53 |

 |

|  |
| --- |
| 0.00 |

 |
|

|  |
| --- |
|  |

 |

|  |
| --- |
| 总计 |

 |

|  |
| --- |
| 100.00 |

 |

|  |
| --- |
| 100.00 |

 |

 |  |
|  |  |  |  |  |  |  |  |
|  | **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** |  |  |
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|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|

|  |
| --- |
| **序号** |

 |

|  |
| --- |
| **资产名称** |

 |

|  |
| --- |
| **资产规模** |

 |

|  |
| --- |
| **占产品资产净值的比例（%）** |

 |
|

|  |
| --- |
| 1 |

 |

|  |
| --- |
| 新华资产-明远四号资产管理产品 |

 |

|  |
| --- |
| 207,665,400.00 |

 |

|  |
| --- |
| 17.08 |

 |
|

|  |
| --- |
| 2 |

 |

|  |
| --- |
| 厦门信托-兴粤知1号单一资金信托 |

 |

|  |
| --- |
| 144,999,855.00 |

 |

|  |
| --- |
| 11.92 |

 |
|

|  |
| --- |
| 3 |

 |

|  |
| --- |
| 22江东控股03 |

 |

|  |
| --- |
| 99,999,900.00 |

 |

|  |
| --- |
| 8.22 |

 |
|

|  |
| --- |
| 4 |

 |

|  |
| --- |
| 22南通国投01 |

 |

|  |
| --- |
| 92,999,907.00 |

 |

|  |
| --- |
| 7.65 |

 |
|

|  |
| --- |
| 5 |

 |

|  |
| --- |
| 22湖北联投02 |

 |

|  |
| --- |
| 90,000,000.00 |

 |

|  |
| --- |
| 7.40 |

 |

 |  |  |
|  |  |  |  |  |  |  |  |
|  |  |  | 5/ | 6 |  |  |  |

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|  | 兴银理财增盈优选24号净值型理财产品2022年第二季度报告 |  |  |
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| --- | --- | --- | --- | --- | --- | --- | --- |
|

|  |
| --- |
| 6 |

 |

|  |
| --- |
| 21泰州城建MTN001 |

 |

|  |
| --- |
| 35,808,815.00 |

 |

|  |
| --- |
| 2.94 |

 |
|

|  |
| --- |
| 7 |

 |

|  |
| --- |
| 21中材01 |

 |

|  |
| --- |
| 30,559,830.00 |

 |

|  |
| --- |
| 2.51 |

 |
|

|  |
| --- |
| 8 |

 |

|  |
| --- |
| 21国债16 |

 |

|  |
| --- |
| 23,033,879.00 |

 |

|  |
| --- |
| 1.89 |

 |
|

|  |
| --- |
| 9 |

 |

|  |
| --- |
| 21德发01 |

 |

|  |
| --- |
| 20,527,720.00 |

 |

|  |
| --- |
| 1.69 |

 |
|

|  |
| --- |
| 10 |

 |

|  |
| --- |
| 21重庆临空MTN001 |

 |

|  |
| --- |
| 20,524,580.00 |

 |

|  |
| --- |
| 1.69 |

 |

 |  |  |
|  |  |  |  |  |  |  |  |  |
|  | **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** |  |

 |

|  |
| --- |
| **资产名称** |

 |

|  |
| --- |
| **资产面额（元）** |

 |

|  |
| --- |
| **承销商/发行人** |

 |
|

|  |  |
| --- | --- |
| 9K221024 |  |

 |

|  |
| --- |
| 21厦国贸控MTN001 |

 |

|  |
| --- |
| 20,000,000.00 |

 |

|  |
| --- |
| 兴业银行股份有限公司 |

 |
|

|  |  |
| --- | --- |
| 9K221024 |  |

 |

|  |
| --- |
| 22湖北联投02 |

 |

|  |
| --- |
| 90,000,000.00 |

 |

|  |
| --- |
| 兴业银行股份有限公司 |

 |
|

|  |  |
| --- | --- |
| 9K221024 |  |

 |

|  |
| --- |
| 22江东控股03 |

 |

|  |
| --- |
| 100,000,000.00 |

 |

|  |
| --- |
| 兴业银行股份有限公司 |

 |
|

|  |  |
| --- | --- |
| 9K221024 |  |

 |

|  |
| --- |
| 22南通国投01 |

 |

|  |
| --- |
| 93,000,000.00 |

 |

|  |
| --- |
| 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** |  |

 |

|  |
| --- |
| **交易标的** |

 |

|  |
| --- |
| **交易金额（万元）** |

 |

|  |
| --- |
| **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 |

 |

 |  |
|  |  |  |  |  |  |  |  |  |
|  | 兴银理财有限责任公司 |  |  |
|  | 2022年7月21日 |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  | 6/ | 6 |  |  |  |