|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |
|  | 兴银理财睿盈年年升5号净值型理财产品2022年第二季度报告 |  |
|  |  |  |  |  |  |  |  |
|  |  |  |
|  |  |  |  |  |  |  |  |
|  | **兴银理财睿盈年年升5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 |  |  |
|  |  |  |  |  |  |  |  |
|  |  |  | 1/ | 6 |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  | 兴银理财睿盈年年升5号净值型理财产品2022年第二季度报告 |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  | **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 |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  | 2/ | 6 |  |  |  |
|  |  |  |  |  |  |  |
|  | 兴银理财睿盈年年升5号净值型理财产品2022年第二季度报告 |  |
|  |  |  |  |  |  |  |
|  |  |  |
|  |  |  |  |  |  |  |
|  | **§ 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 | 兴银理财睿盈年年升5号净值型理财产品 |  |
|  | 产品代码 | 9K220015 |  |
|  | 全国银行业理财信息登记系统登记编码 | Z7002020000112 |  |
|  | 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 | 5,966,672,991.22份 |  |
|  | 业绩比较基准/业绩报酬计提基准 | 3.00%--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 |

 |
|

|  |
| --- |
| 睿盈年年升5号A（股债轮动） |

 |

|  |
| --- |
| 9K220115 |

 |

|  |
| --- |
| 5,155,996,509.68 |

 |
|

|  |
| --- |
| 睿盈年年升5号B（股债轮动） |

 |

|  |
| --- |
| 9K220215 |

 |

|  |
| --- |
| 810,676,481.54 |

 |

 |  |
|  |  |  |  |  |  |  |
|  |  | 3/ | 6 |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  | 兴银理财睿盈年年升5号净值型理财产品2022年第二季度报告 |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  | **§ 三. 产品收益表现** |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  |  |  | 产品9K220115自成立日以来，累计净值增长率为7.2470%，年化累计净值增长率为3.7308%。产品9K220215自成立日以来，累计净值增长率为7.4390%，年化累计净值增长率为3.8297%。报告期末，产品净值表现具体如下： |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|

|  |  |
| --- | --- |
| 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 |

 |
|

|  |  |
| --- | --- |
| 9K220015 |  |

 |

|  |
| --- |
| 2022年6月30日 |

 |

|  |
| --- |
| 1.05273 |

 |

|  |
| --- |
| 1.07273 |

 |

|  |
| --- |
| 6,281,273,845.00 |

 |

 |  |
|  |  |  |

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|

|  |  |
| --- | --- |
| 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 |

 |
|

|  |  |
| --- | --- |
| 9K220115 |  |

 |

|  |
| --- |
| 2022年6月30日 |

 |

|  |
| --- |
| 1.05247 |

 |

|  |
| --- |
| 1.07247 |

 |

|  |
| --- |
| 5,426,507,497.51 |

 |
|

|  |  |
| --- | --- |
| 9K220215 |  |

 |

|  |
| --- |
| 2022年6月30日 |

 |

|  |
| --- |
| 1.05439 |

 |

|  |
| --- |
| 1.07439 |

 |

|  |
| --- |
| 854,766,347.49 |

 |

 |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  | **§ 四. 产品投资经理简介** |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  |  姜锡峰先生，上海财经大学管理学硕士，2020年加入兴业银行，金融从业10年，曾历任长信基金基金经理、浦银安盛基金基金经理助理、湘财证券债券研究员，现任兴业银行资产管理事业部多资产投资经理。 |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  | **§ 五. 报告期内产品的投资策略和运作分析** |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  |  2022年二季度，国内经济增速受疫情影响明显回落，通胀预期略有回落。政策方面，货币政策宽松，但幅度低于预期。银行间资金利率总体处于低位。债市方面，债券市场收益先下后上，总体平稳。股市方面，受疫情影响先跌后涨。本报告期内，本组合减持了部分债券资产，增持了部分权益资产。 展望2022年三季度，预计经济增速会逐渐企稳。货币政策方面，目前维持宽松，但有进一步低于预期的风险。综合来看，债券中性为主，需要考虑增持套保工具。权益层面，我们认为投资价值较大。从子板块而言，信用债调整的风险远大于利率品种，组合倾向于配置高等级信用和利率品种。权益层面，板块间偏均衡。下一阶段，我们将继续保持审慎严谨的态度，进一步优化投资组合，争取为投资人提供稳健的投资收益。 |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  | **§ 六. 投资组合情况** |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  |  | **1.报告期末产品资产组合情况** |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  | 4/ | 6 |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  | 兴银理财睿盈年年升5号净值型理财产品2022年第二季度报告 |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|

|  |
| --- |
| **序号** |

 |

|  |
| --- |
| **资产类型** |

 |

|  |
| --- |
| **直接投资占比（%）** |

 |

|  |
| --- |
| **间接投资占比（%）** |

 |
|

|  |
| --- |
| 1 |

 |

|  |
| --- |
| 现金及存款 |

 |

|  |
| --- |
| 9.32 |

 |

|  |
| --- |
| 13.15 |

 |
|

|  |
| --- |
| 2 |

 |

|  |
| --- |
| 债券投资 |

 |

|  |
| --- |
| 18.34 |

 |

|  |
| --- |
| 35.16 |

 |
|

|  |
| --- |
| 3 |

 |

|  |
| --- |
| 权益投资 |

 |

|  |
| --- |
| 0.00 |

 |

|  |
| --- |
| 3.47 |

 |
|

|  |
| --- |
| 4 |

 |

|  |
| --- |
| 公募基金 |

 |

|  |
| --- |
| 47.42 |

 |

|  |
| --- |
| 47.42 |

 |
|

|  |
| --- |
| 5 |

 |

|  |
| --- |
| 衍生品 |

 |

|  |
| --- |
| 0.00 |

 |

|  |
| --- |
| 0.80 |

 |
|

|  |
| --- |
| 6 |

 |

|  |
| --- |
| 委外投资 |

 |

|  |
| --- |
| 24.92 |

 |

|  |
| --- |
| 0.00 |

 |
|

|  |
| --- |
|  |

 |

|  |
| --- |
| 总计 |

 |

|  |
| --- |
| 100.00 |

 |

|  |
| --- |
| 100.00 |

 |

注: 本报告期末本产品直接投资2笔利率互换。合约名义本金合计20000000，公允价值变动为-76810.13。 |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  | **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 |

 |

|  |
| --- |
| 景顺长城鼎安1号集合资产管理计划 |

 |

|  |
| --- |
| 694,954,292.53 |

 |

|  |
| --- |
| 11.06 |

 |
|

|  |
| --- |
| 2 |

 |

|  |
| --- |
| 睿远基金汇见1号集合资产管理计划 |

 |

|  |
| --- |
| 647,114,928.91 |

 |

|  |
| --- |
| 10.30 |

 |
|

|  |
| --- |
| 3 |

 |

|  |
| --- |
| 景顺长城景颐双利A ( 000385.OF ) |

 |

|  |
| --- |
| 502,400,847.28 |

 |

|  |
| --- |
| 8.00 |

 |
|

|  |
| --- |
| 4 |

 |

|  |
| --- |
| 易方达裕祥回报 ( 002351.OF ) |

 |

|  |
| --- |
| 355,218,685.73 |

 |

|  |
| --- |
| 5.66 |

 |
|

|  |
| --- |
| 5 |

 |

|  |
| --- |
| 中欧瑾通C 002010.OF |

 |

|  |
| --- |
| 303,570,964.19 |

 |

|  |
| --- |
| 4.83 |

 |

 |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  | 5/ | 6 |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  | 兴银理财睿盈年年升5号净值型理财产品2022年第二季度报告 |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |
|  |  |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|

|  |
| --- |
| 6 |

 |

|  |
| --- |
| 工银瑞信产业债A ( 000045.OF ) |

 |

|  |
| --- |
| 210,170,301.97 |

 |

|  |
| --- |
| 3.35 |

 |
|

|  |
| --- |
| 7 |

 |

|  |
| --- |
| 兴业银行活期存款 |

 |

|  |
| --- |
| 180,000,000.00 |

 |

|  |
| --- |
| 2.87 |

 |
|

|  |
| --- |
| 8 |

 |

|  |
| --- |
| 易方达裕丰回报 ( 000171.OF ) |

 |

|  |
| --- |
| 150,753,763.88 |

 |

|  |
| --- |
| 2.40 |

 |
|

|  |
| --- |
| 9 |

 |

|  |
| --- |
| 兴业期货-睿盈5号集合资产管理计划 |

 |

|  |
| --- |
| 126,449,936.60 |

 |

|  |
| --- |
| 2.01 |

 |
|

|  |
| --- |
| 10 |

 |

|  |
| --- |
| 光大添益A ( 360013.OF ) |

 |

|  |
| --- |
| 117,611,162.30 |

 |

|  |
| --- |
| 1.87 |

 |

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

 |
|

|  |  |
| --- | --- |
| 9K220015 |  |

 |

|  |
| --- |
| 20龙岩交通MTN001 |

 |

|  |
| --- |
| 9,000,000.00 |

 |

|  |
| --- |
| 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** |

 |
|

|  |  |
| --- | --- |
| 9K220015 |  |

 |

|  |
| --- |
| 兴业银行活期存款 |

 |

|  |
| --- |
| 18,000.00 |

 |

|  |
| --- |
| 授信 |

 |

|  |
| --- |
| 兴业银行股份有限公司 |

 |
|

|  |  |
| --- | --- |
| 9K220015 |  |

 |

|  |
| --- |
| 兴业期货-睿盈5号集合资产管理计划 |

 |

|  |
| --- |
| 3.47 |

 |

|  |
| --- |
| 管理费 |

 |

|  |
| --- |
| 兴业期货有限公司 |

 |

 |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  | 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 |

 |

|  |
| --- |
| 051010100101034374 |

 |

|  |
| --- |
| 兴银理财睿盈年年升5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 |  |  |  |