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|  | 兴银理财安愉乐享3号净值型理财产品2022年第二季度报告 |  |
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|  |  |  |  |  |  |  |  |
|  | **兴银理财安愉乐享3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/ | 7 |  |  |  |
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|  | 兴银理财安愉乐享3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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|  | 兴银理财安愉乐享3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 | 兴银理财安愉乐享3号净值型理财产品 |  |
|  | 产品代码 | 9K212005 |  |
|  | 全国银行业理财信息登记系统登记编码 | Z7002020000185 |  |
|  | 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 | 639,585,874.14份 |  |
|  | 业绩比较基准/业绩报酬计提基准 | --/5.10% |  |
|  | 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 |

 |
|

|  |
| --- |
| 安愉乐享3号A（业绩报酬计提起点5.1%） |

 |

|  |
| --- |
| 9K212105 |

 |

|  |
| --- |
| 278,948,917.44 |

 |
|

|  |
| --- |
| 安愉乐享3号B（业绩报酬计提起点5.1%） |

 |

|  |
| --- |
| 9K212205 |

 |

|  |
| --- |
| 360,636,956.70 |

 |

 |  |
|  |  |  |  |  |  |  |
|  |  | 3/ | 7 |  |  |
|  |  |  |  |  |  |  |  |  |
|  | 兴银理财安愉乐享3号净值型理财产品2022年第二季度报告 |  |  |
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|  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  | **§ 三. 产品收益表现** |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  | 产品9K212105自成立日以来，累计净值增长率为4.8770%，年化累计净值增长率为3.1012%。产品9K212205自成立日以来，累计净值增长率为5.0680%，年化累计净值增长率为3.2227%。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 |

 |
|

|  |  |
| --- | --- |
| 9K212005 |  |

 |

|  |
| --- |
| 2022年6月30日 |

 |

|  |
| --- |
| 1.04985 |

 |

|  |
| --- |
| 1.04985 |

 |

|  |
| --- |
| 671,468,102.07 |

 |

 |  |
|  |  |

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

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

 |
|

|  |  |
| --- | --- |
| 9K212105 |  |

 |

|  |
| --- |
| 2022年6月30日 |

 |

|  |
| --- |
| 1.04877 |

 |

|  |
| --- |
| 1.04877 |

 |

|  |
| --- |
| 292,554,238.24 |

 |
|

|  |  |
| --- | --- |
| 9K212205 |  |

 |

|  |
| --- |
| 2022年6月30日 |

 |

|  |
| --- |
| 1.05068 |

 |

|  |
| --- |
| 1.05068 |

 |

|  |
| --- |
| 378,913,863.83 |

 |

 |  |
|  |  |  |  |  |  |  |  |  |
|  | **§ 四. 产品投资经理简介** |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  严泓，复旦大学数学系本科+经济学硕士，金融投资专业领域从业12年，具备丰富的多资产领域投资经验和广阔的全球宏观对冲视野。历任国内大型金融机构和顶尖私募对冲基金投资经理、合伙人，独立管理账户和产品超过10年，业绩表现优异。投资理念坚持自上而下和自下而上结合，把握宏观趋势结合微观结构，善于利于基本面和量化策略进行大类资产配置，注重绝对收益。 |  |  |
|  |  |  |  |  |  |  |  |  |
|  | **§ 五. 报告期内产品的投资策略和运作分析** |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  债券市场方面，我们认为在经济增速下行、货币政策不会收紧的大前提下不具备持续下跌的基础，短期只是前期涨幅过大的回调叠加通胀预期的发酵，接下来市场应该会归于震荡，对于我们的票息持有策略有利，净值会逐渐回升。 权益方面，市场大幅下跌之后已经出现较好的配置机会，只要把握好风格、仓位，目前其实是较好的投资窗口，整体来看目前我们的结构、仓位是均衡可控的。历史上来看，没有出现大的流动性风险的情况下股、债齐跌是不可持续的。 后期产品投资策略方面，我们会积极把握相关投资机会，给产品客户创造收益。我们系列产品历史业绩表现优异，很多投资策略都是基于产品整个周期和市场行情考虑，短期的波动在所难免但是都在产品预设范围之内符合预期，请投资者耐心持有，相信后期业绩会令人满意。 |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  | 4/ | 7 |  |  |  |  |
|  |  |  |  |  |  |  |  |
|  | 兴银理财安愉乐享3号净值型理财产品2022年第二季度报告 |  |  |
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|  |  |  |  |
|  |  |  |  |  |  |  |  |
|  | **§ 六. 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 |

 |

|  |
| --- |
| 5.02 |

 |

|  |
| --- |
| 8.54 |

 |
|

|  |
| --- |
| 2 |

 |

|  |
| --- |
| 买入返售金融资产 |

 |

|  |
| --- |
| 6.08 |

 |

|  |
| --- |
| 6.08 |

 |
|

|  |
| --- |
| 3 |

 |

|  |
| --- |
| 债券投资 |

 |

|  |
| --- |
| 33.98 |

 |

|  |
| --- |
| 44.05 |

 |
|

|  |
| --- |
| 4 |

 |

|  |
| --- |
| 权益投资 |

 |

|  |
| --- |
| 2.44 |

 |

|  |
| --- |
| 4.45 |

 |
|

|  |
| --- |
| 5 |

 |

|  |
| --- |
| 公募基金 |

 |

|  |
| --- |
| 11.39 |

 |

|  |
| --- |
| 11.39 |

 |
|

|  |
| --- |
| 6 |

 |

|  |
| --- |
| 非标准化债权类资产 |

 |

|  |
| --- |
| 24.35 |

 |

|  |
| --- |
| 24.35 |

 |
|

|  |
| --- |
| 7 |

 |

|  |
| --- |
| 衍生品 |

 |

|  |
| --- |
| 0.36 |

 |

|  |
| --- |
| 1.14 |

 |
|

|  |
| --- |
| 8 |

 |

|  |
| --- |
| 委外投资 |

 |

|  |
| --- |
| 16.38 |

 |

|  |
| --- |
| 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。 |  |  |
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|  |  |  | 5/ | 7 |  |  |  |
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|  | 兴银理财安愉乐享3号净值型理财产品2022年第二季度报告 |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |
|  |  | **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 |

 |

|  |
| --- |
| [厦门信托-盐城城投信托贷款]单一资金信托（南京分行） |

 |

|  |
| --- |
| 200,222,800.00 |

 |

|  |
| --- |
| 29.82 |

 |
|

|  |
| --- |
| 2 |

 |

|  |
| --- |
| 睿远基金汇见1号集合资产管理计划 |

 |

|  |
| --- |
| 107,798,205.88 |

 |

|  |
| --- |
| 16.05 |

 |
|

|  |
| --- |
| 3 |

 |

|  |
| --- |
| 21海通01 |

 |

|  |
| --- |
| 50,781,450.00 |

 |

|  |
| --- |
| 7.56 |

 |
|

|  |
| --- |
| 4 |

 |

|  |
| --- |
| 21福投01 |

 |

|  |
| --- |
| 50,723,050.00 |

 |

|  |
| --- |
| 7.55 |

 |
|

|  |
| --- |
| 5 |

 |

|  |
| --- |
| 质押式逆回购 |

 |

|  |
| --- |
| 50,000,275.00 |

 |

|  |
| --- |
| 7.45 |

 |
|

|  |
| --- |
| 6 |

 |

|  |
| --- |
| 21光证G1 |

 |

|  |
| --- |
| 40,602,320.00 |

 |

|  |
| --- |
| 6.05 |

 |
|

|  |
| --- |
| 7 |

 |

|  |
| --- |
| 21厦贸01 |

 |

|  |
| --- |
| 30,337,650.00 |

 |

|  |
| --- |
| 4.52 |

 |
|

|  |
| --- |
| 8 |

 |

|  |
| --- |
| 21鲁能01 |

 |

|  |
| --- |
| 30,333,180.00 |

 |

|  |
| --- |
| 4.52 |

 |
|

|  |
| --- |
| 9 |

 |

|  |
| --- |
| 21国发03 |

 |

|  |
| --- |
| 30,204,480.00 |

 |

|  |
| --- |
| 4.50 |

 |
|

|  |
| --- |
| 10 |

 |

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

 |

|  |
| --- |
| 20,164,071.10 |

 |

|  |
| --- |
| 3.00 |

 |

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

 |

 |  |  |
|  |

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

|  |  |
| --- | --- |
| 无 |  |

 |

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

 |
|

|  |  |
| --- | --- |
| 9K212005 |  |

 |

|  |
| --- |
| 兴业期货-兴合3号集合资产管理计划 |

 |

|  |
| --- |
| 0.46 |

 |

|  |
| --- |
| 管理费 |

 |

|  |
| --- |
| 兴业期货有限公司 |

 |
|

|  |  |
| --- | --- |
| 9K212005 |  |

 |

|  |
| --- |
| 兴业期货-兴动1号集合资产管理计划 |

 |

|  |
| --- |
| 0.46 |

 |

|  |
| --- |
| 管理费 |

 |

|  |
| --- |
| 兴业期货有限公司 |

 |
|

|  |  |
| --- | --- |
| 9K212005 |  |

 |

|  |
| --- |
| 兴业期货-兴合1号集合资产管理计划 |

 |

|  |
| --- |
| 0.50 |

 |

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

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
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| **产品代码** |  |

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| **资产名称** |

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| **资产面额（元）** |

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| **交易类型** |

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| **关联方名称** |

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|  | 兴银理财安愉乐享3号净值型理财产品2022年第二季度报告 |  |  |
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|  |  | **6.投资账户信息** |  |
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| **序号** |

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| **账户类型** |

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| **账户编号** |

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| **账户名称** |

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| 托管账户 |

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| 兴银理财安愉乐享3号净值型理财产品 |

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