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|  | 兴业银行兴睿优选进取混合类净值型理财产品2022年第三季度报告 | | | | | | | | | | | | | | | | | | |  |
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|  | **兴业银行兴睿优选进取混合类净值型理财产品 2022年第三季度报告** | | | | | | | | | | | | | | | | | | |  |
|  |  | | | | | |  |  | | | |  | |  | |  | | | |  |
|  |  | | | | | | 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10月26日 | | | | | | | | |  | | | |  |
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|  | 兴业银行兴睿优选进取混合类净值型理财产品2022年第三季度报告 | | | | | | | | | | | | | | | | | | |  |
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|  |  | | |  | | | |  | | **目 录** | | |  |  | | | |  | |  |
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|  | 兴业银行兴睿优选进取混合类净值型理财产品2022年第三季度报告 | | | | | | | | | | | | | | | | | | |  |
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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。 | | | | | | | | | | | | | | | | | | |  |
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|  | **§ 二. 产品基本情况** | | | | | | | | | | | | | | | | | | |  |
|  |  | | | | | | |  |  | | |  | |  | | |  | | |  |
|  | 产品名称 | | | | | | | | 兴业银行兴睿优选进取混合类净值型理财产品 | | | | | | | | | | |  |
|  | 产品代码 | | | | | | | | 9H910001 | | | | | | | | | | |  |
|  | 全国银行业理财信息登记系统登记编码 | | | | | | | | Z7002020000046 | | | | | | | | | | |  |
|  | 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 | | | | | | | | 627,714,217.52份 | | | | | | | | | | |  |
|  | 业绩比较基准/业绩报酬计提基准 | | | | | | | | 沪深300指数收益率×70%+人民银行一年期定期存款利率×30%/-- | | | | | | | | | | |  |
|  | 投资币种 | | | | | | | | 人民币 | | | | | | | | | | |  |
|  | 风险等级 | | | | | | | | R4 | | | | | | | | | | |  |
|  | 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9H910001自成立日以来，累计净值增长率为24.8680%，年化累计净值增长率为9.5646%。 报告期末，产品净值表现具体如下： | | | | | | | | | | | | | | | |  | | |  |
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|  | 兴业银行兴睿优选进取混合类净值型理财产品2022年第三季度报告 | | | | | | | | | | | | | | | | | | |  | |  |
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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9月30日 | | | | | 1.04868 | | | | | 1.24868 | | | | 658,268,252.03 | | | |  |  | |  |
|  |  |  | | | |  | |  | | |  |  | |  |  | | | |  |  | |  |
|  | **§ 四. 产品投资经理简介** | | | | | | | | | | | | | | | | | | |  | |  |
|  |  |  | | | |  | |  | | |  |  | |  |  | | | |  |  | |  |
|  | 董国明先生，中国科学院研究生院理学硕士，2013年加入兴业银行，金融从业13年，曾在光大银行等机构任投资经理，现任资产管理事业部权益投资团队主管。 | | | | | | | | | | | | | | | | | | |  | |  |
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|  | **§ 五. 报告期内产品的投资策略和运作分析** | | | | | | | | | | | | | | | | | | |  | |  |
|  |  |  | | | |  | |  | | |  |  | |  |  | | | |  |  | |  |
|  | 2022年整体是宏观因素多且复杂的一年。在美债利率大幅上行、俄乌冲突长期化、全国各地尤其是华东地区疫情散发的事件下，前4个月市场大幅下跌，5-6月在复工复产后，随着企业盈利预期好转、流动性宽松的大背景下，市场迎来一轮反弹，其中边际变化更明显的新兴产业反弹更猛。三季度以来美债利率大幅上行、国内地产疫情有所恶化、俄乌冲突烈度提高等因素进一步压制，市场再度震荡下行。其中由于科技领域前期反弹较多，下跌幅度也较大。  展望后期，当前市场因为对于国内经济和海外流动性等诸多担忧，股债性价比指标再度下跌至性价比极高、堪比2018年底、2020年3月的位置。拉长时间看，随着经济逐步企稳、企业盈利预期逐步稳定，权益市场中长期性价比较高。我们认为当前包括地产、疫情、中美关系这些压制因素均不能线性外推到极度悲观情形，相信国家相信党能够在中长期通过非线性政策解决目前大家担忧事项。就板块而言，在极度低估大背景下，我们认为各行各业均有机会，机会兑现的节奏取决于后续政策出台的节奏。体现在操作上，当前会维持一定的仓位，结构上在均衡配置的基础上，等待政策进一步指引来相应操作。 | | | | | | | | | | | | | | | | | | |  | |  |
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|  | **§ 六. 投资组合情况** | | | | | | | | | | | | | | | | | | |  | |  |
|  |  |  | | | |  | |  | | |  |  | |  |  | | | |  |  | |  |
|  |  | **1.报告期末产品资产组合情况** | | | | | | | | | | | | | | | | | | | |  |
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|  |  | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | |  | | --- | | **序号** | | |  | | --- | | **资产类型** | | |  | | --- | | **直接投资占产品总资产的比例（%）** | | |  | | --- | | **间接投资占产品总资产的比例（%）** | | | |  | | --- | | 1 | | |  | | --- | | 现金及存款 | | |  | | --- | | 5.81 | | |  | | --- | | 6.72 | | | |  | | --- | | 2 | | |  | | --- | | 权益投资 | | |  | | --- | | 0.00 | | |  | | --- | | 3.60 | | | |  | | --- | | 3 | | |  | | --- | | 公募基金 | | |  | | --- | | 82.04 | | |  | | --- | | 89.68 | | | |  | | --- | | 4 | | |  | | --- | | 委外投资 | | |  | | --- | | 12.15 | | |  | | --- | | 0.00 | | | |  | | --- | |  | | |  | | --- | | 总计 | | |  | | --- | | 100.00 | | |  | | --- | | 100.00 | | | | | | | | | | | | | | | | | | | | | |  |
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|  | 兴业银行兴睿优选进取混合类净值型理财产品2022年第三季度报告 | | | | | | | | | | | | | | | | | | |  |
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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 | | |  | | --- | | 兴业财富-兴合集合资产管理计划 | | |  | | --- | | 74,858,507.22 | | |  | | --- | | 11.37 | | | |  | | --- | | 2 | | |  | | --- | | 安信稳健增利C（009101.OF） | | |  | | --- | | 36,636,438.75 | | |  | | --- | | 5.57 | | | |  | | --- | | 3 | | |  | | --- | | 融通健康产业C 009274.OF | | |  | | --- | | 25,308,198.11 | | |  | | --- | | 3.84 | | | |  | | --- | | 4 | | |  | | --- | | 海富通改革驱动(519133.OF) | | |  | | --- | | 21,960,082.64 | | |  | | --- | | 3.34 | | | |  | | --- | | 5 | | |  | | --- | | 银华心怡C（014043.OF） | | |  | | --- | | 18,724,773.46 | | |  | | --- | | 2.84 | | | |  | | --- | | 6 | | |  | | --- | | 华商新趋势优选（166301.OF） | | |  | | --- | | 17,313,622.78 | | |  | | --- | | 2.63 | | | |  | | --- | | 7 | | |  | | --- | | 易方达中证海外互联ETF 513050.SH | | |  | | --- | | 16,377,932.40 | | |  | | --- | | 2.49 | | | |  | | --- | | 8 | | |  | | --- | | 国泰江源优势C（011325.OF） | | |  | | --- | | 15,611,907.17 | | |  | | --- | | 2.37 | | | |  | | --- | | 9 | | |  | | --- | | 华安聚嘉精选C（011252.OF） | | |  | | --- | | 14,903,114.96 | | |  | | --- | | 2.26 | | | |  | | --- | | 10 | | |  | | --- | | 华安智能生活C（013621.OF） | | |  | | --- | | 14,679,268.11 | | |  | | --- | | 2.23 | | | | | | | | | | | | | | | | | | | | |  |
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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** | | | | | | | | | | | | | | | | | | | | |  | | | |  |
|  | |  |  |  | | --- | --- | --- | | |  |  | | --- | --- | | 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** | | | | | | | | | | | | | | | | | | | | |  | | | |  |
|  | |  |  |  | | --- | --- | --- | | |  |  | | --- | --- | | 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 | | |  | | --- | | 051010100100983717 | | |  | | --- | | 兴睿优选进取混合类净值型理财产品 | | | | | | | | | | | | | | | | | | | | | | |  |
|  |  | |  | |  | | |  | | | |  | |  | | | | | |  | | | |  |
|  | 兴银理财有限责任公司 | | | | | | | | | | | | | | | | | | |  | | | |  |
|  | 2022年10月26日 | | | | | | | | | | | | | | | | | | |  | | | |  |
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