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|  | 兴银理财兴承恒享稳盈13号净值型理财产品2022年第三季度报告 | | | | | | | | | | | | | | |  |
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|  | **兴银理财兴承恒享稳盈13号净值型理财产品 2022年第三季度报告** | | | | | | | | | | | | | | |  |
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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10月26日 | | | | | | |  | | |  |
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|  | 兴银理财兴承恒享稳盈13号净值型理财产品2022年第三季度报告 | | | | | | | | | | | | | | |  |
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|  |  | | |  | | |  | | **目 录** | |  |  | | |  |  |
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|  | 兴银理财兴承恒享稳盈13号净值型理财产品2022年第三季度报告 | | | | | | | | | | | | | | |  |
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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 | | | | | | | 兴银理财兴承恒享稳盈13号净值型理财产品 | | | | | | | |  |
|  | 产品代码 | | | | | | | 9K510230 | | | | | | | |  |
|  | 全国银行业理财信息登记系统登记编码 | | | | | | | Z7002021A000251 | | | | | | | |  |
|  | 产品运作方式 | | | | | | | 开放式 | | | | | | | |  |
|  | 产品募集方式 | | | | | | | 私募 | | | | | | | |  |
|  | 投资类型 | | | | | | | 固定收益类 | | | | | | | |  |
|  | 报告期末产品份额总额 | | | | | | | 1,119,151,774.77份 | | | | | | | |  |
|  | 业绩比较基准/业绩报酬计提基准 | | | | | | | -/-- | | | | | | | |  |
|  | 投资币种 | | | | | | | 人民币 | | | | | | | |  |
|  | 风险等级 | | | | | | | R2 | | | | | | | |  |
|  | 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 | | | |  | | --- | | 兴银兴承恒享稳盈13号A | | |  | | --- | | 9K51023A | | |  | | --- | | 1,119,151,774.77 | | | | | | | | | | | | | | | | |  |
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|  | 兴银理财兴承恒享稳盈13号净值型理财产品2022年第三季度报告 | | | | | | | | | | | | | | |  | | | |  |
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|  | **§ 三. 产品收益表现** | | | | | | | | | | | | | | |  | | | |  |
|  |  | |  | | | |  | | |  | |  | |  | |  | | | |  |
|  |  | | 产品9K51023A自成立日以来，累计净值增长率为3.8130%，年化累计净值增长率为4.9353%。 报告期末，产品净值表现具体如下： | | | | | | | | | | |  | |  | | | |  |
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|  |  | | |  |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | |  |  | | --- | --- | | 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 | | | |  |  | | --- | --- | | 9K51023A |  | | |  | | --- | | 2022年9月30日 | | |  | | --- | | 1.03813 | | |  | | --- | | 1.03813 | | |  | | --- | | 1,161,825,792.27 | | | | | | | | | | | | | | | | | | |  |
|  |  | |  | | | |  | | |  | |  | |  | |  | | | |  |
|  | **§ 四. 产品投资经理简介** | | | | | | | | | | | | | | |  | | | |  |
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|  | 周伟君先生，现任兴银理财专户投资部投资经理，浙江大学经济学硕士，FRM，8年固定收益投资经验。历任浙商银行债券投资经理、ABS投资经理。2020年加入兴银理财，负责企金“陆陆发”及多款专户产品管理。擅长信用债和ABS投资价值挖掘，注重衡量各类投资标的风险收益比，善于在关键时点做逆向投资。 | | | | | | | | | | | | | | |  | | | |  |
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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  三季度市场回顾：2022年第三季度债券收益率整体呈现先大幅下行后震荡抬升的“W型”走势，长端下行明显，而随着资金收敛短端收益率整体低位震荡，期限利差进一步压缩。半年末到7月底受资金面整体宽松、逐渐蔓延全国的房地产停贷断供事件、美国众议院议长佩洛西窜访我国台湾风险事件影响，债券收益率保持震荡下行趋势。10年国债活跃券收益率由月初的2.83%下行10bp到月末的2.73%，3年国债活跃券收益率由月初的2.43%下行10bp到月末的2.23%。  7月到8月底，市场利率延续下行。7月社融和新增贷款数据大幅低于预期，8月15日央行超预期下调MLF和公开市场逆回购利率10BP，债市做多情绪点燃，降息当天10年国债活跃券收益率大幅下行8.3bp至2.65%，10年期国债主力连续合约一度大涨0.91%，创两年多新高。当月，1年期国债收益率下行幅度在10bp左右，2-3年AA+信用主体收益率下行20bp左右，4-5年AAA高等级信用债收益率多数下行20-30bp。市场资金极度宽松，“资产荒”进一步加剧，债券市场收益率整体下行至历史低点。  8月到9月底，郑州开展大干30天保交楼专项行动，宁波、苏州、青岛、济南等地放松楼市限购政策，且部分民企地产发债获得中债增全额担保，地产融资环境向好。国内疫情有所缓和，基建托底发力。稳增长政策、地产政策力度加大影响债券市场情绪。另一方面，资金价格整体呈现波动上行趋势，使债券市场整体小幅走弱。海外方面，美联储激进加息背景下，美债利率大幅上行，人民币汇率承压对债市形成制约。在多重利空扰动下债券市场整体收益率曲线上移，短端利率上行幅度超过长端利率，曲线呈现平坦化趋势。10年国债活跃券收益率由月初的2.62%上行14bp到月末的2.76%，3年国债活跃券收益率由月初的2.18%上行15bp到月末的2.33%。4-5年银行二级资本债品种普遍上行5-10bp。 | | | | | | | | | | | | | | |  | | | |  |
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|  | 兴银理财兴承恒享稳盈13号净值型理财产品2022年第三季度报告 | | | | | | | | | | | | | | |  | |  |
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|  | 产品运作：6月底到8月底资金面宽松带动收益率下行，专户产品采取提升久期、适度加杠杆的积极策略，票息打底的同时获取资本利得，产品业绩表现较为优异。9月市场回调后，及时止盈卖出利差压缩到极致的品种，降低产品实际久期，并果断降低组合仓位，同时增配非标资产、货币市场工具等低波动资产和利率互换工具，降低产品波动幅度。  7月逐渐蔓延全国的房地产停贷断供事件爆发后，我们利用专户产品期限较长、负债稳定等优势，积极建仓长久期优质资产，同时果断加仓，并利用资金成本低的优势提高了杠杆水平，抓住了4-5年高等级中长久期信用债、存单和金融债的行情，赚取了稳定票息收益的同时，获取债券价格上涨的资本利得。  9月以来，我们适度防守，采用中性久期、中性杠杆之下的票息策略，通过止盈部分信用债，增配非标资产、货币类资产，以及适度降低组合久期来降低组合波动。  四季度展望：  展望四季度，我们认为国内债券市场交易主线是经济复苏进展与疫情、海外衰退对经济扰动的博弈，欧美加息控通胀、我国货币政策的边际变化、地产政策会对交易节奏形成扰动。具体来看，我们对四季度债券市场中性偏谨慎，认为债券市场在调整后存在一定交易机会。海外方面，目前美国非农、就业数据仍支持美联储继续鹰派加息，短期内汇率贬值压力使央行需要兼顾汇率风险，美债上行与国债利率持续倒挂制约国债利率下行空间。国内方面，大会后对于地产政策、疫情管控政策存在进一步松动的可能性，且新领导层确定也有利于出台更有力的稳增长政策。因此，我们对四季度市场保持中性偏谨慎观点。另一方面，随着冷冬到来欧洲能源危机加剧，海外经济衰退预期加大。但从中长期维度看，随着美联储加息逐步落地、欧美经济衰退拖累全球经济复苏，国内稳增长举措在四季度进入兑现期，预计四季度中期经济数据层面仍可能面临高点回落压力，债券品种经历调整后仍存在一定交易机会。  二、2022年四季度投资策略  交易策略来看，策略上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的组合久期。  2、关注权益市场波动带来的公募基金赎回压力带来的信用债配置机会。  3、把握行业利差、区域利差变化的收益挖掘机会和利率反弹时的配置机会。  4、关注货币政策边际变化、稳增长措施落地、新冠疫情点状冲击带来的交易机会。  5、根据市场变化分步建仓，根据收益率曲线形态做波段交易。 | | | | | | | | | | | | | | |  | |  |
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|  | **§ 六. 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 | | |  | | --- | | 3.98 | | |  | | --- | | -- | | | |  | | --- | | 2 | | |  | | --- | | 债券投资 | | |  | | --- | | 82.28 | | |  | | --- | | -- | | | |  | | --- | | 3 | | |  | | --- | | 非标准化债权类资产 | | |  | | --- | | 13.74 | | |  | | --- | | -- | | | |  | | --- | |  | | |  | | --- | | 总计 | | |  | | --- | | 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200%，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 | | |  | | --- | | 22晋霍州煤电ZR001 | | |  | | --- | | 200,022,000.00 | | |  | | --- | | 17.22 | | | |  | | --- | | 2 | | |  | | --- | | 20富阳开发PPN001 | | |  | | --- | | 81,281,440.00 | | |  | | --- | | 7.00 | | | |  | | --- | | 3 | | |  | | --- | | 22农发清发02 | | |  | | --- | | 70,033,530.00 | | |  | | --- | | 6.03 | | | |  | | --- | | 4 | | |  | | --- | | 21农发清发01 | | |  | | --- | | 51,728,000.00 | | |  | | --- | | 4.45 | | | |  | | --- | | 5 | | |  | | --- | | 21莆田国资PPN003 | | |  | | --- | | 50,874,350.00 | | |  | | --- | | 4.38 | | | |  | | --- | | 6 | | |  | | --- | | 20金华交投MTN001 | | |  | | --- | | 40,642,560.00 | | |  | | --- | | 3.50 | | | |  | | --- | | 7 | | |  | | --- | | 22工行二级资本债03A | | |  | | --- | | 39,863,000.00 | | |  | | --- | | 3.43 | | | |  | | --- | | 8 | | |  | | --- | | 21池州建设MTN001 | | |  | | --- | | 31,044,540.00 | | |  | | --- | | 2.67 | | | |  | | --- | | 9 | | |  | | --- | | 21越秀金融MTN002 | | |  | | --- | | 30,756,900.00 | | |  | | --- | | 2.65 | | | |  | | --- | | 10 | | |  | | --- | | 21溧水经开MTN004 | | |  | | --- | | 30,677,790.00 | | |  | | --- | | 2.64 | | | | | | | | | | | | | | | | | | |  |
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|  | 兴银理财兴承恒享稳盈13号净值型理财产品2022年第三季度报告 | | | | | | | | | | | | | | |  | | | |  |
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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** | | | |  |  | | --- | --- | | 9K510230 |  | | |  | | --- | | 20武夷投资MTN002 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K510230 |  | | |  | | --- | | 21长兴建投MTN001(乡村振兴) | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K510230 |  | | |  | | --- | | 21东台城投MTN002 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K510230 |  | | |  | | --- | | 21胶州城投PPN001 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K510230 |  | | |  | | --- | | 21宿迁水务MTN001 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K510230 |  | | |  | | --- | | 21越秀金融MTN002 | | |  | | --- | | 30,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K510230 |  | | |  | | --- | | 21溧水经开PPN007 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K510230 |  | | |  | | --- | | 21溧阳城建PPN005 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K510230 |  | | |  | | --- | | 22高淳国资MTN001 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K510230 |  | | |  | | --- | | 22华阳新材MTN001 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K510230 |  | | |  | | --- | | 22江铜MTN002 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K510230 |  | | |  | | --- | | 22乐山国资SCP002 | | |  | | --- | | 30,000,000.00 | | |  | | --- | | 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 |  | | | | | | | | | | | | | | | | |  | | | |  |
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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 | | |  | | --- | | 051010100101297780 | | |  | | --- | | 兴银理财兴承恒享稳盈13号净值型理财产品 | | | | | | | | | | | | | | | | | | |  |
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