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|  | 兴银理财兴承恒享2号封闭式净值型理财产品2023年第一季度报告 |  |
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|  | **兴银理财兴承恒享2号封闭式净值型理财产品2023年第一季度报告** |  |
|  |  |  |  |  |  |  |  |
|  |  | 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：2023年4月23日 |  |  |
|  |  |  |  |  |  |  |  |
|  |  |  | 1/ | 6 |  |  |  |
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|  | 兴银理财兴承恒享2号封闭式净值型理财产品2023年第一季度报告 |  |
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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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|  | 兴银理财兴承恒享2号封闭式净值型理财产品2023年第一季度报告 |  |
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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 | 兴银理财兴承恒享2号封闭式净值型理财产品 |  |
|  | 产品代码 | 9D110020 |  |
|  | 全国银行业理财信息登记系统登记编码 | Z7002022000048 |  |
|  | 产品运作方式 | 封闭式 |  |
|  | 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 | 57,730,000.53份 |  |
|  | 业绩比较基准/业绩报酬计提基准 | --/6.50% |  |
|  | 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 |  |
|  |

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

|  |  |
| --- | --- |
| 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2号封闭式A |

 |

|  |
| --- |
| 9D11002A |

 |

|  |
| --- |
| 17,540,000.53 |

 |
|

|  |
| --- |
| 兴银兴承恒享2号封闭式B |

 |

|  |
| --- |
| 9D11002B |

 |

|  |
| --- |
| 40,190,000.00 |

 |

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|  |  |  |  |  |  |  |
|  |  | 3/ | 6 |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  | 兴银理财兴承恒享2号封闭式净值型理财产品2023年第一季度报告 |  |  |  |
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|  | **§ 三. 产品收益表现** |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  |  |  | 产品9D11002A自成立日以来，累计净值增长率为-0.9270%，年化累计净值增长率为-0.8417%。产品9D11002B自成立日以来，累计净值增长率为-0.7090%，年化累计净值增长率为-0.6437%。报告期末，产品净值表现具体如下： |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |

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

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

 |
|

|  |  |
| --- | --- |
| 9D110020 |  |

 |

|  |
| --- |
| 2023年3月31日 |

 |

|  |
| --- |
| 0.99224 |

 |

|  |
| --- |
| 0.99224 |

 |

|  |
| --- |
| 57,282,193.91 |

 |

 |  |
|  |  |  |

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

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

 |
|

|  |  |
| --- | --- |
| 9D11002A |  |

 |

|  |
| --- |
| 2023年3月31日 |

 |

|  |
| --- |
| 0.99073 |

 |

|  |
| --- |
| 0.99073 |

 |

|  |
| --- |
| 17,377,332.94 |

 |
|

|  |  |
| --- | --- |
| 9D11002B |  |

 |

|  |
| --- |
| 2023年3月31日 |

 |

|  |
| --- |
| 0.99291 |

 |

|  |
| --- |
| 0.99291 |

 |

|  |
| --- |
| 39,904,860.97 |

 |

 |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  | **§ 四. 产品投资经理简介** |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  |  张浩立先生,同济大学工学学士、同济大学工学硕士、纽约大学金融硕士，2020年加入兴银理财，FOF投研经验7年。曾任平安资产管理有限公司FOF投资经理。2020年10月开始管理平衡型产品。 |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  | **§ 五. 报告期内产品的投资策略和运作分析** |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  |  1、2023年初，有较高的权益仓位，整体获得了权益市场对经济复苏演绎的涨幅。 2、目前看，国内经济复苏仍然处在弱复苏阶段，通胀水平较低。海外市场衰退与通胀之间的矛盾愈演愈烈，年初美联储坚定选择保通胀，加息超预期，但是在硅谷银行事件后，政策开始转向鸽派。全年看，国内经济复苏的程度和海外流动性的预期方向，是宏观上需要持续关注的问题。对整体仓位做一些应对。23年产品仓位趋于灵活。 3、结构上，目前在经济弱复苏，海外流动性趋宽松的背景下，看好需求端更为确定的医药行业，同时在基金选择上，偏好注重安全边际、注重估值的偏向价值的基金品种。在成长行业中，关注半导体板块全球周期反转向上的投资机会。另外，AI相关的行业浪潮是超预期发生的，会关注其中的产业趋势和投资机会，但是做到不追高，选择有业绩的，避免纯炒作的。争取在市场轮动中，获得收益。 |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  | **§ 六. 投资组合情况** |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  |  | **1.报告期末产品资产组合情况** |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
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|  | 兴银理财兴承恒享2号封闭式净值型理财产品2023年第一季度报告 |  |  |  |
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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 |

 |

|  |
| --- |
| 现金及银行存款 |

 |

|  |
| --- |
| 2.59 |

 |

|  |
| --- |
| -- |

 |
|

|  |
| --- |
| 2 |

 |

|  |
| --- |
| 公募基金 |

 |

|  |
| --- |
| 97.41 |

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| --- |
| -- |

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|

|  |
| --- |
|  |

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|  |
| --- |
| 总计 |

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| --- |
| 100.00 |

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| --- |
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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主要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。 为防范无法支付到期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，产品到期前完成所投资组合中相关资产变现，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 |

 |

|  |
| --- |
| 华安纯债债券型发起式证券投资基金 |

 |

|  |
| --- |
| 5,045,392.24 |

 |

|  |
| --- |
| 8.81 |

 |
|

|  |
| --- |
| 2 |

 |

|  |
| --- |
| 交银施罗德裕隆纯债债券型证券投资基金 |

 |

|  |
| --- |
| 5,044,291.40 |

 |

|  |
| --- |
| 8.81 |

 |
|

|  |
| --- |
| 3 |

 |

|  |
| --- |
| 建信纯债债券型证券投资基金 |

 |

|  |
| --- |
| 5,036,020.00 |

 |

|  |
| --- |
| 8.79 |

 |
|

|  |
| --- |
| 4 |

 |

|  |
| --- |
| 招商招祥纯债债券型证券投资基金 |

 |

|  |
| --- |
| 5,033,927.05 |

 |

|  |
| --- |
| 8.79 |

 |
|

|  |
| --- |
| 5 |

 |

|  |
| --- |
| 鹏华金利债券型证券投资基金 |

 |

|  |
| --- |
| 5,028,954.27 |

 |

|  |
| --- |
| 8.78 |

 |
|

|  |
| --- |
| 6 |

 |

|  |
| --- |
| 广发纯债债券型证券投资基金 |

 |

|  |
| --- |
| 5,024,112.62 |

 |

|  |
| --- |
| 8.77 |

 |
|

|  |
| --- |
| 7 |

 |

|  |
| --- |
| 兴全稳泰债券型证券投资基金 |

 |

|  |
| --- |
| 4,917,772.73 |

 |

|  |
| --- |
| 8.59 |

 |
|

|  |
| --- |
| 8 |

 |

|  |
| --- |
| 易方达投资级信用债债券型证券投资基金 |

 |

|  |
| --- |
| 2,002,733.06 |

 |

|  |
| --- |
| 3.50 |

 |
|

|  |
| --- |
| 9 |

 |

|  |
| --- |
| 国投瑞银境煊C 001908.OF |

 |

|  |
| --- |
| 1,476,565.40 |

 |

|  |
| --- |
| 2.58 |

 |

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|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  | 5/ | 6 |  |  |  |  |
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|  | 兴银理财兴承恒享2号封闭式净值型理财产品2023年第一季度报告 |  |  |
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| --- | --- | --- | --- | --- | --- | --- | --- |
|

|  |
| --- |
| 10 |

 |

|  |
| --- |
| 华泰柏瑞富利C 014597.OF |

 |

|  |
| --- |
| 1,143,217.24 |

 |

|  |
| --- |
| 2.00 |

 |

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

 |

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

 |

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

 |

|  |
| --- |
| 051010100101353192 |

 |

|  |
| --- |
| 兴银理财兴承恒享2号封闭式净值型理财产品 |

 |

 |  |
|  |  |  |  |  |  |  |  |  |
|  | 兴银理财有限责任公司 |  |  |
|  | 2023年4月23日 |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  | 6/ | 6 |  |  |  |