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|  | 兴银理财兴合添汇1号混合类净值型理财产品2023年第一季度报告 |  |
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|  | **兴银理财兴合添汇1号混合类净值型理财产品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 |  |  |
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|  | 兴银理财兴合添汇1号混合类净值型理财产品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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|  | 兴银理财兴合添汇1号混合类净值型理财产品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 | 兴银理财兴合添汇1号混合类净值型理财产品 |  |
|  | 产品代码 | 9K221003 |  |
|  | 全国银行业理财信息登记系统登记编码 | Z7002021000054 |  |
|  | 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 | 1,383,743,420.29份 |  |
|  | 业绩比较基准/业绩报酬计提基准 | 3.00%--8.00%/-- |  |
|  | 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 |  |
|  |  |  |  |  |  |  |  |
|  | **§ 三. 产品收益表现** |  |
|  |  |  |  |  |  |  |  |
|  | 产品9K221003自成立日以来，累计净值增长率为-4.0580%，年化累计净值增长率为-1.9908%。报告期末，产品净值表现具体如下： |  |  |
|  |  |  |  |  |  |  |  |
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|  | 兴银理财兴合添汇1号混合类净值型理财产品2023年第一季度报告 |  |  |
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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** |  |  |  |
|  | 2023年3月31日 | 0.95942 | 0.95942 | 1,327,589,764.71 |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |
|  | **§ 四. 产品投资经理简介** |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |
|  |  王浩先生，CFA，FRM，美国芝加哥大学金融数学硕士，2016年加入兴业银行，金融从业10年，曾在中国金融期货交易所工作，为股指期货、股指期权的开发和上市的核心团队成员，在量化投资和衍生品投资方面具有丰富经验。 |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |
|  | **§ 五. 报告期内产品的投资策略和运作分析** |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |
|  |  2月初以来上证指数基本维持窄幅震荡，期间沪深300指数高位回调近8%，创业板指最大回撤14%。临近一季度末，结合当前市场环境，对二季度可以积极一些，主要考虑以下几个方面：1）二季度经济环境及政策空间均有望好于当前市场预期。2）市场主线有望更为明晰并有助于提升投资者风险偏好，包括人工智能在内的更多产业领域，如高端制造等关注度有望提升。3）海外风险事件仍有不确定性，但若后续应对得当，资本市场关注度最高阶段可能正在过去。上述因素结合当前市场估值仍处于历史中低位，后市环境相对乐观，市场机会大于风险。结构方面，可以关注经济修复主线，如泛消费板块；成长板块方面，人工智能领域的新突破引发投资者高度关注，TMT板块交易额一度占A股达46%，该领域后市有望继续活跃，但近期的交易集中及部分相关公司密集减持可能带来波动风险，受益于政策支持的高端制造等领域关注度有望提升；主题层面关注一带一路、国企估值重塑和数字经济建设等；未来一个月一季报将密集发布，重点关注业绩超预期的机会。 |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |
|  | **§ 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** |

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|  |
| --- |
| **资产类型** |

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|  |
| --- |
| **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 |

 |

|  |
| --- |
| 5.21 |

 |

|  |
| --- |
| 5.20 |

 |
|

|  |
| --- |
| 2 |

 |

|  |
| --- |
| 金融衍生品 |

 |

|  |
| --- |
| 0.00 |

 |

|  |
| --- |
| 0.46 |

 |
|

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| --- |
| 3 |

 |

|  |
| --- |
| 权益类投资 |

 |

|  |
| --- |
| 0.00 |

 |

|  |
| --- |
| 83.09 |

 |
|

|  |
| --- |
| 4 |

 |

|  |
| --- |
| 拆放同业及债券买入返售 |

 |

|  |
| --- |
| 0.00 |

 |

|  |
| --- |
| 11.25 |

 |
|

|  |
| --- |
| 5 |

 |

|  |
| --- |
| 委外投资 |

 |

|  |
| --- |
| 94.79 |

 |

|  |
| --- |
| 0.00 |

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| --- |
|  |

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|  |
| --- |
| 总计 |

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| --- |
| 100.00 |

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| --- |
| 100.00 |

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|  | 兴银理财兴合添汇1号混合类净值型理财产品2023年第一季度报告 |  |
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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** |  |
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| --- |
| **序号** |

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| --- |
| **资产名称** |

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| --- |
| **资产规模** |

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| --- |
| **占产品资产净值的比例（%）** |

 |
|

|  |
| --- |
| 1 |

 |

|  |
| --- |
| 汇添富-兴汇100号集合资产管理计划 |

 |

|  |
| --- |
| 1,261,168,900.23 |

 |

|  |
| --- |
| 95.00 |

 |
|

|  |
| --- |
| 2 |

 |

|  |
| --- |
| 兴业银行活期存款（上海） |

 |

|  |
| --- |
| 58,531,281.25 |

 |

|  |
| --- |
| 4.41 |

 |

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

 |

|  |
| --- |
| **交易标的** |

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|  |
| --- |
| **交易金额（万元）** |

 |

|  |
| --- |
| **交易类型** |

 |

|  |
| --- |
| **关联方名称** |

 |
|

|  |  |
| --- | --- |
| 9K221003 |  |

 |

|  |
| --- |
| 兴业银行活期存款（上海） |

 |

|  |
| --- |
| 5,850.00 |

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|  |
| --- |
| 授信 |

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|  |
| --- |
| 兴业银行股份有限公司 |

 |

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|  |  |  |  |  |  |  |
|  |  | 5.3 理财产品在报告期内中的重大关联交易 |  |
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| --- | --- |
| **产品代码** |  |

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|  |
| --- |
| **资产名称** |

 |

|  |
| --- |
| **资产面额（元）** |

 |

|  |
| --- |
| **交易类型** |

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|  |
| --- |
| **关联方名称** |

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|  | 兴银理财兴合添汇1号混合类净值型理财产品2023年第一季度报告 |  |  |
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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** |

 |

|  |
| --- |
| **账户编号** |

 |

|  |
| --- |
| **账户名称** |

 |
|

|  |
| --- |
| 1 |

 |

|  |
| --- |
| 托管账户 |

 |

|  |
| --- |
| 051010100101175870 |

 |

|  |
| --- |
| 兴银理财兴合添汇1号混合类净值型理财产品 |

 |

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