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|  | 兴银理财增盈稳享封闭式26号固收类理财产品2022年年度报告 |  |
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|  | **兴银理财增盈稳享封闭式26号固收类理财产品2022年年度报告** |  |
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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：2023年5月15日 |  |  |
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|  | 兴银理财增盈稳享封闭式26号固收类理财产品2022年年度报告 |  |
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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. 理财托管机构报告§ 七. 审计报告§ 八. 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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|  | 兴银理财增盈稳享封闭式26号固收类理财产品2022年年度报告 |  |
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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 | 兴银理财增盈稳享封闭式26号固收类理财产品 |  |
|  | 产品代码 | 9K240260 |  |
|  | 全国银行业理财信息登记系统登记编码 | Z7002022000245 |  |
|  | 产品运作方式 | 封闭式 |  |
|  | 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 | 972,159,582.41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 |  |
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|  |  |
| --- | --- |
| 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 |

 |
|

|  |
| --- |
| 增盈稳享封闭式26号A |

 |

|  |
| --- |
| 9K24026A |

 |

|  |
| --- |
| 360,128,989.06 |

 |
|

|  |
| --- |
| 增盈稳享封闭式26号B |

 |

|  |
| --- |
| 9K24026B |

 |

|  |
| --- |
| 612,030,593.35 |

 |

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|  |  |  |  |  |  |  |
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|  | 兴银理财增盈稳享封闭式26号固收类理财产品2022年年度报告 |  |  |
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|  | **§ 三. 产品收益表现** |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  | 产品9K24026A自成立日以来，累计净值增长率为-0.8520%，年化累计净值增长率为-2.1900%。产品9K24026B自成立日以来，累计净值增长率为-0.8140%，年化累计净值增长率为-2.0923%。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 |

 |
|

|  |  |
| --- | --- |
| 9K240260 |  |

 |

|  |
| --- |
| 2022年12月31日 |

 |

|  |
| --- |
| 0.99172 |

 |

|  |
| --- |
| 0.99172 |

 |

|  |
| --- |
| 964,110,056.88 |

 |

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|  |  |

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

 |
|

|  |  |
| --- | --- |
| 9K24026A |  |

 |

|  |
| --- |
| 2022年12月31日 |

 |

|  |
| --- |
| 0.99148 |

 |

|  |
| --- |
| 0.99148 |

 |

|  |
| --- |
| 357,060,245.98 |

 |
|

|  |  |
| --- | --- |
| 9K24026B |  |

 |

|  |
| --- |
| 2022年12月31日 |

 |

|  |
| --- |
| 0.99186 |

 |

|  |
| --- |
| 0.99186 |

 |

|  |
| --- |
| 607,049,810.90 |

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|  |  |  |  |  |  |  |  |  |
|  | **§ 四. 产品投资经理简介** |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  朱轶伦先生，金融学硕士,英国格拉斯哥大学国际金融专业硕士研究生毕业,上海财经大学计算机科学与技术本科,具有基金从业资格。曾在长信基金管理有限责任公司担任量化研究支持系统管理员、量化投资部研究员、量化专户投资部投资经理和长信利泰灵活配置混合型证券投资基金、长信先锐债券型证券投资基金、长信利发债券型证券投资基金、长信先利半年定期开放混合型证券投资基金、长信颐天平衡养老目标三年持有期混合型基金中基金(FOF)、长信先优债券型证券投资基金和长信睿进灵活配置混合型证券投资基金的基金经理。2020年4月29日至2020年6月23日任长信稳进资产配置混合型基金中基金(FOF)基金经理。 |  |  |
|  |  |  |  |  |  |  |  |  |
|  | **§ 五. 报告期内产品的投资策略和运作分析** |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  回顾2022年，核心就是复杂和不确定性，有些负面因素是我们明确预料到的，比如美国的通胀和美联储的鹰派，奥密克戎主导的疫情以及地产需求的难以恢复，还有些因素是我们没有预料到的，比如俄乌冲突以及所引发的欧洲能源危机等等，但站在目前这个时点，随着国内资本市场经历的大幅调整，2022年风险得到了充分的释放，我们逐步开始谨慎乐观起来。本报告期内，组合逐步增加权益组合的仓位，降低了债券久期。展望2023年，权益方面，拉长时间来看，无论是从基本面还是情绪面的角度来看，权益市场性价比在逐步提高，产品会继续在保持均衡配置的前提下增加港股市场的投资。债券方面，我们认为信用债信用风险逐步上升，组合配置更多的是高等级信用债和利率债。本产品将秉承勤勉尽责的态度，坚持风险分散，力争在风险可控的基础上获得相对稳定的超额收益。 |  |  |
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|  | 兴银理财增盈稳享封闭式26号固收类理财产品2022年年度报告 |  |  |
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|  | **§ 六. 理财托管机构报告** |  |  |
|  |  |  |  |  |  |  |  |
|  |  |  报告期内，托管人严格遵守《商业银行理财业务监督管理办法》及相关法律法规规定、理财产品托管协议约定，诚实信用、谨慎勤勉地履行了托管人义务，不存在损害理财产品投资者利益的行为。 报告期内，托管人根据国家有关法律法规规定、理财产品托管协议的约定，对管理人在本理财产品的投资运作、资产净值的计算、收益的计算、理财产品费用开支等方面进行了必要的监督、复核和审查，未发现其存在任何损害本理财产品投资者利益的行为。 托管人认真复核了本报告中的净值表现、投资组合报告等内容，认为其真实、准确和完整，不存在虚假记载、误导性陈述或者重大遗漏。 |  |
|  |  |  |  |  |  |  |  |
|  | **§ 七. 审计报告** |  |  |
|  |  |  |  |  |  |  |  |
|  |  本产品聘请毕马威会计师事务所（特殊普通合伙）上海分所依据中国注册会计师审计准则对本产品的财务报表，包括2022年12月31日的资产负债表，自2022年08月12日 (成立日) 至2022年12月31日止期间的利润表和理财产品净值变动表以及相关财务报表附注进行了审计，并出具审计报告。 |  |  |
|  |  |  |  |  |  |  |  |
|  | **§ 八. 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 |

 |

|  |
| --- |
| 4.25 |

 |

|  |
| --- |
| 5.10 |

 |
|

|  |
| --- |
| 2 |

 |

|  |
| --- |
| 债券投资 |

 |

|  |
| --- |
| 46.52 |

 |

|  |
| --- |
| 50.75 |

 |
|

|  |
| --- |
| 3 |

 |

|  |
| --- |
| 公募基金 |

 |

|  |
| --- |
| 14.69 |

 |

|  |
| --- |
| 14.75 |

 |
|

|  |
| --- |
| 4 |

 |

|  |
| --- |
| 非标准化债权类资产 |

 |

|  |
| --- |
| 27.82 |

 |

|  |
| --- |
| 27.82 |

 |
|

|  |
| --- |
| 5 |

 |

|  |
| --- |
| 衍生品 |

 |

|  |
| --- |
| 0.00 |

 |

|  |
| --- |
| 0.02 |

 |
|

|  |
| --- |
| 6 |

 |

|  |
| --- |
| 其他类资产 |

 |

|  |
| --- |
| 0.00 |

 |

|  |
| --- |
| 1.56 |

 |
|

|  |
| --- |
| 7 |

 |

|  |
| --- |
| 委外投资 |

 |

|  |
| --- |
| 6.72 |

 |

|  |
| --- |
| 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** |  |
|  |  |  |

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

 |

|  |
| --- |
| 22诸暨国资02 |

 |

|  |
| --- |
| 190,101,650.00 |

 |

|  |
| --- |
| 19.72 |

 |
|

|  |
| --- |
| 2 |

 |

|  |
| --- |
| 22象山滨海10 |

 |

|  |
| --- |
| 109,073,139.00 |

 |

|  |
| --- |
| 11.31 |

 |
|

|  |
| --- |
| 3 |

 |

|  |
| --- |
| 景顺长城景泰益利 010477.OF |

 |

|  |
| --- |
| 58,964,634.12 |

 |

|  |
| --- |
| 6.12 |

 |
|

|  |
| --- |
| 4 |

 |

|  |
| --- |
| 20湘高速MTN006 |

 |

|  |
| --- |
| 50,304,500.00 |

 |

|  |
| --- |
| 5.22 |

 |

 |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  | 6/ | 8 |  |  |  |  |

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|  | 兴银理财增盈稳享封闭式26号固收类理财产品2022年年度报告 |  |  |
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|

|  |
| --- |
| 5 |

 |

|  |
| --- |
| 22绍兴柯桥建设05 |

 |

|  |
| --- |
| 50,031,700.00 |

 |

|  |
| --- |
| 5.19 |

 |
|

|  |
| --- |
| 6 |

 |

|  |
| --- |
| 兴瀚资管兴添翼22号集合资产管理计划 |

 |

|  |
| --- |
| 49,878,581.83 |

 |

|  |
| --- |
| 5.17 |

 |
|

|  |
| --- |
| 7 |

 |

|  |
| --- |
| 18中国航材MTN001 |

 |

|  |
| --- |
| 30,396,090.00 |

 |

|  |
| --- |
| 3.15 |

 |
|

|  |
| --- |
| 8 |

 |

|  |
| --- |
| 21浙资运营MTN001 |

 |

|  |
| --- |
| 30,308,340.00 |

 |

|  |
| --- |
| 3.14 |

 |
|

|  |
| --- |
| 9 |

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| 21鲁高速MTN002(乡村振兴) |

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| 30,257,190.00 |

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| 21云能投GN001(权益出资) |

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| 30,103,500.00 |

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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 |  |  |
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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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| **承销商/发行人** |

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| 9K240260 |  |

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| 18沪临港MTN001 |

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| 30,000,000.00 |

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| 兴业银行股份有限公司 |

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| 18中国航材MTN001 |

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| 兴业银行股份有限公司 |

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| 20湘高速MTN006 |

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| 21云能投GN001(权益出资) |

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| 22福建漳州CP002 |

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| 兴业银行股份有限公司 |

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| 22胶州城投SCP002 |

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| 兴业银行股份有限公司 |

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| 22昆山国创PPN001 |

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| 兴业银行股份有限公司 |

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| 22宣城经开CP001 |

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| 兴业银行股份有限公司 |

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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** |  |

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| **交易标的** |

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| **交易金额（万元）** |

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| **交易类型** |

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| **关联方名称** |

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| 兴业信托·兴享稳健睿郡2号 |

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| 管理费 |

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| 兴业国际信托有限公司 |

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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** |

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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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|  | 兴银理财增盈稳享封闭式26号固收类理财产品2022年年度报告 |  |  |
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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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| 兴银理财增盈稳享封闭式26号固收类理财产品 |

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|  | 兴银理财有限责任公司 |  |  |
|  | 2023年5月15日 |  |  |
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