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|  | 兴银理财兴承恒享新盈3号净值型理财产品2022年年度报告 | | | | | |  |
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|  | **兴银理财兴承恒享新盈3号净值型理财产品 2022年年度报告** | | | | | |  |
|  |  |  |  |  |  |  |  |
|  |  | 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5月15日 | | | |  |  |
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|  | 兴银理财兴承恒享新盈3号净值型理财产品2022年年度报告 | | | | | | | |  |
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|  |  |  |  | **目 录** | |  |  |  |  |
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|  |  | § 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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|  | **§ 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 | | 兴银理财兴承恒享新盈3号净值型理财产品 | | |  |
|  | 产品代码 | | 9D310030 | | |  |
|  | 全国银行业理财信息登记系统登记编码 | | Z7002021000257 | | |  |
|  | 产品运作方式 | | 开放式 | | |  |
|  | 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 | | 137,811,950.31份 | | |  |
|  | 业绩比较基准/业绩报酬计提基准 | | 3.65%-- 5.50%/5.50% | | |  |
|  | 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 | | | |  | | --- | | 新盈私享3号（兴飞跃款）A | | |  | | --- | | 9D31003A | | |  | | --- | | 137,811,950.31 | | | | | | |  |
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|  | 兴银理财兴承恒享新盈3号净值型理财产品2022年年度报告 | | | | | |  |  |
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|  | **§ 三. 产品收益表现** | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  | 产品9D31003A自成立日以来，累计净值增长率为1.1460%，年化累计净值增长率为1.4131%。 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 | | | |  |  | | --- | --- | | 9D310030 |  | | |  | | --- | | 2022年12月31日 | | |  | | --- | | 1.01146 | | |  | | --- | | 1.01146 | | |  | | --- | | 139,390,614.09 | | | | | | | |  |
|  |  | |  |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | |  |  | | --- | --- | | 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 | | | |  |  | | --- | --- | | 9D31003A |  | | |  | | --- | | 2022年12月31日 | | |  | | --- | | 1.01146 | | |  | | --- | | 1.01146 | | |  | | --- | | 139,390,614.09 | | | | | | | |  |
|  |  |  |  |  |  |  |  |  |
|  | **§ 四. 产品投资经理简介** | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |
|  | 薛纪晔先生，香港中文大学管理学博士，清华大学数学系硕士和本科，5年资产管理和衍生品研究经验。2018年加入兴业银行资产管理部担任投资经理。曾任中国金融期货交易所金融期货博士后研究员，在衍生品投资研究方面具有丰富经验。 | | | | | |  |  |
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|  | **§ 五. 报告期内产品的投资策略和运作分析** | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |
|  | 本产品为95%固收+5%衍生品套利策略。产品目前久期1.2年，杠杆110%。四季度产品打开进入下一个定开周期。对于上一个周期，四季度仓位自然衰减，但还是受到了债券市场大幅波动的影响，净值出现了一定下滑。新的一期成立之时仍然受到债券大幅下挫的影响，但目前随着债券价格的反弹，产品收益也逐步稳定。展望后市，目前市场仍然处于复苏的初期，预期打得比较满。利率大概率处于一个震荡状态，需要对复苏程度和资金是否会收敛保持关注。产品还有2个月到期，目前主要是降低组合久期，同时如果债券进入下一波调整周期，可以逢低买入流动性较好的长久期债券。 | | | | | |  |  |
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|  | **§ 六. 理财托管机构报告** | | | | | |  |  |
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|  | 兴银理财兴承恒享新盈3号净值型理财产品2022年年度报告 | | | | |  |  |
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|  |  | 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03月11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。 | | | | |  |  |
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|  | **§ 八. 投资组合情况** | | | | |  |  |
|  |  |  |  |  |  |  |  |
|  |  | **1.报告期末产品资产组合情况** | | | | |  |
|  |  |  |  |  |  |  |  |
|  |  | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | |  | | --- | | **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 | | |  | | --- | | 4.54 | | |  | | --- | | 10.19 | | | |  | | --- | | 2 | | |  | | --- | | 债券投资 | | |  | | --- | | 88.70 | | |  | | --- | | 88.70 | | | |  | | --- | | 3 | | |  | | --- | | 衍生品 | | |  | | --- | | 0.00 | | |  | | --- | | 1.11 | | | |  | | --- | | 4 | | |  | | --- | | 委外投资 | | |  | | --- | | 6.76 | | |  | | --- | | 0.00 | | | |  | | --- | |  | | |  | | --- | | 总计 | | |  | | --- | | 100.00 | | |  | | --- | | 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140%，符合产品协议对本产品杠杆比例的要求。 | | | | |  |  |
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|  | 兴银理财兴承恒享新盈3号净值型理财产品2022年年度报告 | | | | |  |  |
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|  | **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先行控股SCP003 | | |  | | --- | | 7,991,440.00 | | |  | | --- | | 5.73 | | | |  | | --- | | 2 | | |  | | --- | | 20望城城投MTN001 | | |  | | --- | | 7,971,566.10 | | |  | | --- | | 5.72 | | | |  | | --- | | 3 | | |  | | --- | | 22光穗建发ABN003优先 | | |  | | --- | | 7,763,128.00 | | |  | | --- | | 5.57 | | | |  | | --- | | 4 | | |  | | --- | | 兴业期货-兴合4号集合资产管理计划 | | |  | | --- | | 6,832,308.80 | | |  | | --- | | 4.90 | | | |  | | --- | | 5 | | |  | | --- | | 22远发01 | | |  | | --- | | 5,985,180.00 | | |  | | --- | | 4.29 | | | |  | | --- | | 6 | | |  | | --- | | 20宜管廊 | | |  | | --- | | 5,153,920.00 | | |  | | --- | | 3.70 | | | |  | | --- | | 7 | | |  | | --- | | 19胶州湾MTN001 | | |  | | --- | | 5,041,590.00 | | |  | | --- | | 3.62 | | | |  | | --- | | 8 | | |  | | --- | | 20黄冈城投PPN002 | | |  | | --- | | 5,039,465.00 | | |  | | --- | | 3.62 | | | |  | | --- | | 9 | | |  | | --- | | 21晋焦煤MTN002 | | |  | | --- | | 5,039,030.00 | | |  | | --- | | 3.62 | | | |  | | --- | | 10 | | |  | | --- | | 20莆田国资PPN001 | | |  | | --- | | 5,017,025.00 | | |  | | --- | | 3.60 | | | | | | |  |
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|  | 兴银理财兴承恒享新盈3号净值型理财产品2022年年度报告 | | | | | |  |  |
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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** | | | |  |  | | --- | --- | | 9D310030 |  | | |  | | --- | | 20连云金控MTN001 | | |  | | --- | | 3,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9D310030 |  | | |  | | --- | | 20武夷投资PPN001 | | |  | | --- | | 4,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9D310030 |  | | |  | | --- | | 21弘湘国投MTN001 | | |  | | --- | | 5,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9D310030 |  | | |  | | --- | | 21晋焦煤MTN002 | | |  | | --- | | 5,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9D310030 |  | | |  | | --- | | 21陕有色MTN001 | | |  | | --- | | 4,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9D310030 |  | | |  | | --- | | 21徐州高新PPN003 | | |  | | --- | | 2,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9D310030 |  | | |  | | --- | | 22光穗建发ABN003优先 | | |  | | --- | | 8,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9D310030 |  | | |  | | --- | | 22青岛海洋MTN001 | | |  | | --- | | 5,000,000.00 | | |  | | --- | | 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** | | | |  |  | | --- | --- | | 9D310030 |  | | |  | | --- | | 兴业期货-兴合4号集合资产管理计划 | | |  | | --- | | 0.73 | | |  | | --- | | 管理费 | | |  | | --- | | 兴业期货有限公司 | | | |  |  | | --- | --- | | 9D310030 |  | | |  | | --- | | 兴业期货-兴合1号集合资产管理计划 | | |  | | --- | | 0.22 | | |  | | --- | | 管理费 | | |  | | --- | | 兴业期货有限公司 | | | |  |  | | --- | --- | | 9D310030 |  | | |  | | --- | | 兴业期货-兴合3号集合资产管理计划 | | |  | | --- | | 0.24 | | |  | | --- | | 管理费 | | |  | | --- | | 兴业期货有限公司 | | | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  | 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 | | |  | | --- | | 051010100101308140 | | |  | | --- | | 兴银理财兴承恒享新盈3号净值型理财产品 | | | | | | | |  |
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|  | 兴银理财兴承恒享新盈3号净值型理财产品2022年年度报告 | | | |  |
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|  | 兴银理财有限责任公司 | | | |  |
|  | 2023年5月15日 | | | |  |
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