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|  | 兴银理财安愉悦享1号净值型理财产品2023年第二季度报告 | | | | | |  |
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|  | **兴银理财安愉悦享1号净值型理财产品 2023年第二季度报告** | | | | | |  |
|  |  |  |  |  |  |  |  |
|  |  | 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7月21日 | | | |  |  |
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|  | 兴银理财安愉悦享1号净值型理财产品2023年第二季度报告 | | | | | | | |  |
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|  |  |  |  | **目 录** | |  |  |  |  |
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|  | 兴银理财安愉悦享1号净值型理财产品2023年第二季度报告 | | | | | |  |  |
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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。 | | | | | |  |  |
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|  | **§ 二. 产品基本情况** | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |
|  | 产品名称 | | | 兴银理财安愉悦享1号净值型理财产品 | | |  |  |
|  | 产品代码 | | | 9K217040 | | |  |  |
|  | 全国银行业理财信息登记系统登记编码 | | | Z7002021000128 | | |  |  |
|  | 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 | | | 203,696,942.42份 | | |  |  |
|  | 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 | | |  |  |
|  | 业绩比较基准¹/业绩报酬计提基准 | | | 9K21704A：4.00%--7.00%/--  9K21704B：4.10%--7.10%/-- | | |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  | |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | | |  |  | | --- | --- | | 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 | | | |  | | --- | | 兴银安愉悦享1号A | | |  | | --- | | 9K21704A | | |  | | --- | | 85,320,164.61 | | | |  | | --- | | 兴银安愉悦享1号B | | |  | | --- | | 9K21704B | | |  | | --- | | 118,376,777.81 | | | | | | | |  |
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|  | 兴银理财安愉悦享1号净值型理财产品2023年第二季度报告 | | | | | | |  |  |  |
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|  |  | 注:业绩比较基准指管理人综合考虑市场环境、产品性质、投资策略、过往表现等因素，对理财产品设置的投资目标和相关解释说明。业绩比较基准不代表理财产品未来表现，不等于理财产品实际收益，不作为产品收益的业绩保证，投资须谨慎。 | | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  | **§ 三. 产品收益表现** | | | | | | |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  |  |  | 产品9K21704A自成立日以来，累计净值增长率为1.3370%，年化累计净值增长率为0.7625%。 产品9K21704B自成立日以来，累计净值增长率为1.5120%，年化累计净值增长率为0.8623%。 报告期末，产品净值表现具体如下： | | | |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  |  |  | |  |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | |  |  | | --- | --- | | 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 | | | |  |  | | --- | --- | | 9K217040 |  | | |  | | --- | | 2023年6月30日 | | |  | | --- | | 1.01439 | | |  | | --- | | 1.01439 | | |  | | --- | | 206,627,369.53 | | | | | | | | |  |
|  |  |  | |  |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | |  |  | | --- | --- | | 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 | | | |  |  | | --- | --- | | 9K21704A |  | | |  | | --- | | 2023年6月30日 | | |  | | --- | | 1.01337 | | |  | | --- | | 1.01337 | | |  | | --- | | 86,461,234.96 | | | |  |  | | --- | --- | | 9K21704B |  | | |  | | --- | | 2023年6月30日 | | |  | | --- | | 1.01512 | | |  | | --- | | 1.01512 | | |  | | --- | | 120,166,134.57 | | | | | | | | |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  | **§ 四. 产品投资经理简介** | | | | | | |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  | 杨梦影女士，南京大学学士，中国社会科学院研究员院硕士，2018年加入兴业银行，9年金融从业经验，曾在兴业基金等机构任投资经理，现任兴银理财权益投资团队投资经理。 | | | | | | |  |  |  |
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|  | **§ 五. 报告期内产品的投资策略和运作分析** | | | | | | |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  | 基于对权益市场整体向好的判断，维持中枢偏上仓位运作。  展望未来，经济仍处于弱复苏通道，整体估值不贵，仓位将维持积极。结构相对均衡，立足寻找注重安全边际有优秀选股和交易能力的基金品种。行业主题方面，关注AI相关方面产业趋势和投资机会，同时更注意关注复苏产业链的机会。 | | | | | | |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  | **§ 六. 投资组合情况** | | | | | | |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  |  | **1.报告期末产品资产组合情况** | | | | | | |  |  |
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|  | 兴银理财安愉悦享1号净值型理财产品2023年第二季度报告 | | | | | |  |  |  |
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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 | | |  | | --- | | 1.58 | | |  | | --- | | -- | | | |  | | --- | | 2 | | |  | | --- | | 公募基金 | | |  | | --- | | 68.65 | | |  | | --- | | -- | | | |  | | --- | | 3 | | |  | | --- | | 权益类投资 | | |  | | --- | | 4.83 | | |  | | --- | | -- | | | |  | | --- | | 4 | | |  | | --- | | 拆放同业及债券买入返售 | | |  | | --- | | 10.39 | | |  | | --- | | -- | | | |  | | --- | | 5 | | |  | | --- | | 非标准化债权类资产 | | |  | | --- | | 14.55 | | |  | | --- | | -- | | | |  | | --- | |  | | |  | | --- | | 总计 | | |  | | --- | | 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** | | | | | |  |
|  |  |  | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | |  | | --- | | **序号** | | |  | | --- | | **资产名称** | | |  | | --- | | **资产规模** | | |  | | --- | | **占产品资产净值的比例（%）** | | | |  | | --- | | 1 | | |  | | --- | | 质押式逆回购 | | |  | | --- | | 21,504,211.64 | | |  | | --- | | 10.41 | | | |  | | --- | | 2 | | |  | | --- | | 23湖北联投05 | | |  | | --- | | 20,002,295.08 | | |  | | --- | | 9.68 | | | |  | | --- | | 3 | | |  | | --- | | 23青岛融控05 | | |  | | --- | | 10,111,583.44 | | |  | | --- | | 4.89 | | | |  | | --- | | 4 | | |  | | --- | | 交银施罗德稳利中短债债券型证券投资基金 | | |  | | --- | | 10,035,038.92 | | |  | | --- | | 4.86 | | | |  | | --- | | 5 | | |  | | --- | | 嘉实汇鑫中短债债券型证券投资基金 | | |  | | --- | | 9,942,841.61 | | |  | | --- | | 4.81 | | | |  | | --- | | 6 | | |  | | --- | | 国泰合融纯债债券型证券投资基金 | | |  | | --- | | 9,867,537.47 | | |  | | --- | | 4.78 | | | | | | | |  |
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|  | 兴银理财安愉悦享1号净值型理财产品2023年第二季度报告 | | | | | |  |  |
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|  |  | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | |  | | --- | | 7 | | |  | | --- | | 农行优2 | | |  | | --- | | 7,965,211.25 | | |  | | --- | | 3.85 | | | |  | | --- | | 8 | | |  | | --- | | 华安安浦债券型证券投资基金 | | |  | | --- | | 5,114,646.07 | | |  | | --- | | 2.48 | | | |  | | --- | | 9 | | |  | | --- | | 鹏华丰享债券型证券投资基金 | | |  | | --- | | 5,067,728.15 | | |  | | --- | | 2.45 | | | |  | | --- | | 10 | | |  | | --- | | 兴全稳泰债券型证券投资基金 | | |  | | --- | | 5,067,072.90 | | |  | | --- | | 2.45 | | | | | | | |  |
|  |  |  |  |  |  |  |  |  |
|  | **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 | | | |  |  |
|  | |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | | |  | | --- | | **资产名称** | | |  | | --- | | **资产面额（元）** | | |  | | --- | | **承销商/发行人** | | | |  | | --- | | 23湖北联投05 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 23青岛融控05 | | |  | | --- | | 10,000,000.00 | | |  | | --- | | 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 | | | |  |  |
|  | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | |  | | --- | | **交易标的** | | |  | | --- | | **交易金额（万元）** | | |  | | --- | | **交易类型** | | |  | | --- | | **关联方名称** | | | |  | | --- | | 兴银理财安愉悦享1号净值型理财产品 | | |  | | --- | | 17.24 | | |  | | --- | | 销售服务费 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 兴银理财安愉悦享1号净值型理财产品 | | |  | | --- | | 1.56 | | |  | | --- | | 托管费 | | |  | | --- | | 兴业银行股份有限公司 | | | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  | 5.3 理财产品在报告期内中的重大关联交易 | | | |  |  |
|  | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | |  | | --- | | **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 | | |  | | --- | | 051010100101271003 | | |  | | --- | | 兴银理财安愉悦享1号净值型理财产品 | | | | | | | |  |
|  |  |  |  |  |  |  |  |  |
|  | 兴银理财有限责任公司 | | | | | |  |  |
|  | 2023年7月21日 | | | | | |  |  |
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