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|  | 兴银理财睿利兴合丰瑞开放式3号增强型固收类理财产品2023年第二季度报告 | | | | | |  |
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|  | **兴银理财睿利兴合丰瑞开放式3号增强型固收类理财产品 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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|  | 兴银理财睿利兴合丰瑞开放式3号增强型固收类理财产品2023年第二季度报告 | | | | | | | |  |
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|  |  |  |  | **目 录** | |  |  |  |  |
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|  | 兴银理财睿利兴合丰瑞开放式3号增强型固收类理财产品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。 | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |
|  | **§ 二. 产品基本情况** | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |
|  | 产品名称 | | | 兴银理财睿利兴合丰瑞开放式3号增强型固收类理财产品 | | |  |  |
|  | 产品代码 | | | 9K777230 | | |  |  |
|  | 全国银行业理财信息登记系统登记编码 | | | Z7002023000143 | | |  |  |
|  | 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 | | | 6,747,264.63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 | | | 9K77723A：中证可转换债券指数收益率×50%+ 万得中长期纯债型基金指数收益率×40%+人民银行7天通知存款利率×10%/5.00% | | |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  | |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | | |  |  | | --- | --- | | 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 | | | |  | | --- | | 睿利兴合丰瑞3号A | | |  | | --- | | 9K77723A | | |  | | --- | | 6,747,264.63 | | | | | | | |  |
|  |  | 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。 | | | | | |  |
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|  | 兴银理财睿利兴合丰瑞开放式3号增强型固收类理财产品2023年第二季度报告 | | | | | | |  |  |  |
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|  | **§ 三. 产品收益表现** | | | | | | |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  |  |  | 产品9K77723A自成立日以来，累计净值增长率为-0.0010%，年化累计净值增长率为-0.0036%。 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 | | | |  |  | | --- | --- | | 9K777230 |  | | |  | | --- | | 2023年6月30日 | | |  | | --- | | 0.99999 | | |  | | --- | | 0.99999 | | |  | | --- | | 6,747,207.36 | | | | | | | | |  |
|  |  |  | |  |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | |  |  | | --- | --- | | 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 | | | |  |  | | --- | --- | | 9K77723A |  | | |  | | --- | | 2023年6月30日 | | |  | | --- | | 0.99999 | | |  | | --- | | 0.99999 | | |  | | --- | | 6,747,207.36 | | | | | | | | |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  | **§ 四. 产品投资经理简介** | | | | | | |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  | 史力文女士，上海交通大学硕士，8年资管行业从业经验，先后就职于交通银行、上海银行资产管理部，现任兴银理财权益投资部投资经理。 | | | | | | |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  | **§ 五. 报告期内产品的投资策略和运作分析** | | | | | | |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  | 债券方面，在高质量发展模式下，传统负债驱动经济增长逻辑发生变化，预计债券收益率将长时间维持较低水平；年初至今，利率水平/信用利差已重回低位，考虑到经济弱复苏叠加资金面宽松，债市机会仍存，但后续超额收益难度大，市场波动可能增加。投资策略上保持1.5-2年中性久期，根据市场情况，优选高性价比资产，并通过高频数据及时跟踪经济复苏情况，把握预期差带来的利率债交易机会，通过利率债波段操作增厚产品收益。 可转债投资方面，继续发挥管理人在权益资产领域的专业优势，为客户创造更多收益。 | | | | | | |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  | **§ 六. 投资组合情况** | | | | | | |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  |  | **1.报告期末产品资产组合情况** | | | | | | |  |  |
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|  | 兴银理财睿利兴合丰瑞开放式3号增强型固收类理财产品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 | | |  | | --- | | 0.71 | | |  | | --- | | 14.13 | | | |  | | --- | | 2 | | |  | | --- | | 权益类投资 | | |  | | --- | | 0.00 | | |  | | --- | | 8.35 | | | |  | | --- | | 3 | | |  | | --- | | 债券 | | |  | | --- | | 0.00 | | |  | | --- | | 77.52 | | | |  | | --- | | 4 | | |  | | --- | | 委外投资 | | |  | | --- | | 99.29 | | |  | | --- | | 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 | | |  | | --- | | 宁波太平鸟时尚服饰股份有限公司公开发行可转换公司债券 | | |  | | --- | | 291,024.75 | | |  | | --- | | 4.31 | | | |  | | --- | | 2 | | |  | | --- | | 广东拓斯达科技股份有限公司向不特定对象发行可转换公司债券 | | |  | | --- | | 247,631.70 | | |  | | --- | | 3.67 | | | |  | | --- | | 3 | | |  | | --- | | 2018年海澜之家股份有限公司可转换公司债券 | | |  | | --- | | 221,859.33 | | |  | | --- | | 3.29 | | | |  | | --- | | 4 | | |  | | --- | | 闻泰科技股份有限公司公开发行可转换公司债券 | | |  | | --- | | 217,962.36 | | |  | | --- | | 3.23 | | | |  | | --- | | 5 | | |  | | --- | | 温氏食品集团股份有限公司向不特定对象发行可转换公司债券 | | |  | | --- | | 209,318.00 | | |  | | --- | | 3.10 | | | |  | | --- | | 6 | | |  | | --- | | 中国银行股份有限公司2019年二级资本债券(第一期)(品种一) | | |  | | --- | | 186,230.81 | | |  | | --- | | 2.76 | | | |  | | --- | | 7 | | |  | | --- | | 中国银行股份有限公司2019年二级资本债券(第二期) | | |  | | --- | | 185,492.43 | | |  | | --- | | 2.75 | | | | | | | |  |
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|  | 兴银理财睿利兴合丰瑞开放式3号增强型固收类理财产品2023年第二季度报告 | | | | | |  |  |
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|  |  | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | |  | | --- | | 8 | | |  | | --- | | 上海银行股份有限公司2021年金融债券 | | |  | | --- | | 183,637.39 | | |  | | --- | | 2.72 | | | |  | | --- | | 9 | | |  | | --- | | 中信建投证券股份有限公司面向专业投资者公开发行2022年次级债券(第一期)(品种一) | | |  | | --- | | 180,585.95 | | |  | | --- | | 2.68 | | | |  | | --- | | 10 | | |  | | --- | | 2021年工银金融租赁有限公司金融债券(第一期)(债券通) | | |  | | --- | | 180,576.33 | | |  | | --- | | 2.68 | | | | | | | |  |
|  |  |  |  |  |  |  |  |  |
|  | **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** | | | | | | | |  |  |
|  | |  |  |  | | --- | --- | --- | | |  |  | | --- | --- | | 无 |  | | | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  | 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** | | | |  | | --- | | 兴银理财睿利兴合丰瑞开放式3号增强型固收类理财产品 | | |  | | --- | | 0.04 | | |  | | --- | | 托管费 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 兴业信托·兴享稳健睿郡1号 | | |  | | --- | | 0.07 | | |  | | --- | | 管理费 | | |  | | --- | | 兴业国际信托有限公司 | | | |  | | --- | | 兴业基金-兴福2号集合资产管理计划 | | |  | | --- | | 0.06 | | |  | | --- | | 管理费 | | |  | | --- | | 兴业基金管理有限公司 | | | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  | 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 | | |  | | --- | | 051010100101553423 | | |  | | --- | | 兴银理财睿利兴合丰瑞开放式3号增强型固收类理财产品 | | | | | | | |  |
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|  | 兴银理财有限责任公司 | | | | | |  |  |
|  | 2023年7月21日 | | | | | |  |  |
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