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|  | 兴银理财增盈稳享封闭式20号固收类理财产品2023年第二季度报告 | | | | | | | | | | | | | | | | | | |  |
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|  | **兴银理财增盈稳享封闭式20号固收类理财产品 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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|  |  | | |  | | | |  | | **目 录** | | |  |  | | | |  | |  |
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|  | 兴银理财增盈稳享封闭式20号固收类理财产品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。 | | | | | | | | | | | | | | | | | | |  |
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|  | **§ 二. 产品基本情况** | | | | | | | | | | | | | | | | | | |  |
|  |  | | | | | | |  |  | | |  | |  | | |  | | |  |
|  | 产品名称 | | | | | | | | 兴银理财增盈稳享封闭式20号固收类理财产品 | | | | | | | | | | |  |
|  | 产品代码 | | | | | | | | 9K240200 | | | | | | | | | | |  |
|  | 全国银行业理财信息登记系统登记编码 | | | | | | | | Z7002022000203 | | | | | | | | | | |  |
|  | 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 | | | | | | | | 1,945,911,522.06份 | | | | | | | | | | |  |
|  | 业绩比较基准/业绩报酬计提基准 | | | | | | | | 4.95%/4.95% | | | | | | | | | | |  |
|  | 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 | | | | | | | | | | |  |
|  |  | | | | | | |  |  | | |  | |  | | |  | | |  |
|  | **§ 三. 产品收益表现** | | | | | | | | | | | | | | | | | | |  |
|  |  | | | | | | |  |  | | |  | |  | | |  | | |  |
|  | 产品9K240200自成立日以来，累计净值增长率为2.6640%，年化累计净值增长率为2.6567%。 报告期末，产品净值表现具体如下： | | | | | | | | | | | | | | | |  | | |  |
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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6月30日 | | | | | 1.02664 | | | | | 1.02664 | | | | 1,997,752,345.91 | | | |  |  | |  |
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|  | **§ 四. 产品投资经理简介** | | | | | | | | | | | | | | | | | | |  | |  |
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|  | 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50%非标+70%债券+5%以内权益的固收类产品。二季度产品运行较为稳健，目前随着债券价格的反弹，产品收益较为稳定。组合在债券调整前的债券久期达到1.8年，杠杆150%。展望后市，目前市场仍然处于复苏的初期。利率反映了短期内经济回暖节奏偏慢。产品配置角度上，债券以2年高收益信用债为主，权益择机进行操作，兼顾收益和流动性。 | | | | | | | | | | | | | | | | | | |  | |  |
|  |  |  | | | |  | |  | | |  |  | |  |  | | | |  |  | |  |
|  | **§ 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** | | |  | | --- | | **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 | | |  | | --- | | 1.64 | | |  | | --- | | 2.12 | | | |  | | --- | | 2 | | |  | | --- | | 公募基金 | | |  | | --- | | 3.43 | | |  | | --- | | 5.05 | | | |  | | --- | | 3 | | |  | | --- | | 代客境外理财投资QDII | | |  | | --- | | 0.00 | | |  | | --- | | 2.60 | | | |  | | --- | | 4 | | |  | | --- | | 金融衍生品 | | |  | | --- | | 0.00 | | |  | | --- | | -0.09 | | | |  | | --- | | 5 | | |  | | --- | | 权益类投资 | | |  | | --- | | 0.54 | | |  | | --- | | 0.54 | | | |  | | --- | | 6 | | |  | | --- | | 债券 | | |  | | --- | | 63.20 | | |  | | --- | | 65.71 | | | |  | | --- | | 7 | | |  | | --- | | 非标准化债权类资产 | | |  | | --- | | 24.07 | | |  | | --- | | 24.07 | | | |  | | --- | | 8 | | |  | | --- | | 委外投资 | | |  | | --- | | 7.12 | | |  | | --- | | 0.00 | | | |  | | --- | |  | | |  | | --- | | 总计 | | |  | | --- | | 100.00 | | |  | | --- | | 100.00 | | | | | | | | | | | | | | | | | | | | | |  |
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|  | 兴银理财增盈稳享封闭式20号固收类理财产品2023年第二季度报告 | | | | | | | | | | | | | | | | | | |  |
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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** | | | | | | | | | | | | | | | | | | |  |
|  | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | |  | | --- | | **序号** | | |  | | --- | | **资产名称** | | |  | | --- | | **资产规模** | | |  | | --- | | **占产品资产净值的比例（%）** | | | |  | | --- | | 1 | | |  | | --- | | 中原信托-联易融保理应收账款债权1号（第10期）—保利发展（广州分行） | | |  | | --- | | 204,402,419.23 | | |  | | --- | | 10.23 | | | |  | | --- | | 2 | | |  | | --- | | 22嘉兴高新04 | | |  | | --- | | 190,544,088.11 | | |  | | --- | | 9.54 | | | |  | | --- | | 3 | | |  | | --- | | 青租16A2 | | |  | | --- | | 145,034,543.35 | | |  | | --- | | 7.26 | | | |  | | --- | | 4 | | |  | | --- | | 22之江城投07 | | |  | | --- | | 92,984,495.78 | | |  | | --- | | 4.65 | | | |  | | --- | | 5 | | |  | | --- | | 22杭州青山湖01 | | |  | | --- | | 85,567,468.15 | | |  | | --- | | 4.28 | | | |  | | --- | | 6 | | |  | | --- | | 22路桥公投01 | | |  | | --- | | 73,938,320.00 | | |  | | --- | | 3.70 | | | |  | | --- | | 7 | | |  | | --- | | 22长江03 | | |  | | --- | | 61,157,200.27 | | |  | | --- | | 3.06 | | | |  | | --- | | 8 | | |  | | --- | | 22CSFD152 | | |  | | --- | | 51,819,901.85 | | |  | | --- | | 2.59 | | | |  | | --- | | 9 | | |  | | --- | | 21首开集团MTN001 | | |  | | --- | | 50,583,090.63 | | |  | | --- | | 2.53 | | | |  | | --- | | 10 | | |  | | --- | | 23嘉服01 | | |  | | --- | | 50,013,479.45 | | |  | | --- | | 2.50 | | | | | | | | | | | | | | | | | | | | |  |
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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 | | | | | | | | | | | | | | |  |
|  | |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | | |  | | --- | | **资产名称** | | |  | | --- | | **资产面额（元）** | | |  | | --- | | **承销商/发行人** | | | |  | | --- | | 18陕煤化MTN004 | | |  | | --- | | 10,000,000.00 | | |  | | --- | | 兴业银行股份有限公司、九江银行股份有限公司 | | | |  | | --- | | 20锡公用MTN001 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 九江银行股份有限公司 | | | |  | | --- | | 21海沧投资MTN001 | | |  | | --- | | 8,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 21金圆投资MTN002 | | |  | | --- | | 10,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 21陕有色MTN001 | | |  | | --- | | 28,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 22国贸房产MTN001 | | |  | | --- | | 11,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 22杭州青山湖01 | | |  | | --- | | 85,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 22嘉兴高新04 | | |  | | --- | | 188,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 22晋江城投MTN001 | | |  | | --- | | 15,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 22辽成大MTN001 | | |  | | --- | | 10,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 22路桥公投01 | | |  | | --- | | 73,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 22闽冶金MTN001 | | |  | | --- | | 30,000,000.00 | | |  | | --- | | 兴业银行股份有限公司、九江银行股份有限公司 | | | |  | | --- | | 22荣盛MTN002 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 22武夷建设02 | | |  | | --- | | 35,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 22五凌1号ABN001优先A | | |  | | --- | | 30,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 22兴蓉环境MTN001 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 22之江城投07 | | |  | | --- | | 92,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 22紫金矿业MTN004 | | |  | | --- | | 22,000,000.00 | | |  | | --- | | 兴业银行股份有限公司、九江银行股份有限公司 | | | |  | | --- | | 23邵阳城投CP001 | | |  | | --- | | 10,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 23生态城投CP001 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 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 | | | | | | | | | | | | | | |  |
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|  | 兴银理财增盈稳享封闭式20号固收类理财产品2023年第二季度报告 | | | | | | | | | | | | | | | | | | |  | | | |  |
|  |  | |  | |  | | |  | | | |  | |  | | | | | |  | | | |  |
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|  | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | |  | | --- | | **交易标的** | | |  | | --- | | **交易金额（万元）** | | |  | | --- | | **交易类型** | | |  | | --- | | **关联方名称** | | | |  | | --- | | 兴银理财增盈稳享封闭式20号固收类理财产品 | | |  | | --- | | 14.98 | | |  | | --- | | 托管费 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 兴银理财增盈稳享封闭式20号固收类理财产品 | | |  | | --- | | 48.35 | | |  | | --- | | 销售服务费 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 兴业信托·兴享稳健睿郡2号 | | |  | | --- | | 0.25 | | |  | | --- | | 管理费 | | |  | | --- | | 兴业国际信托有限公司 | | | | | | | | | | | | | | | | | | | | |  | | | |  |
|  |  | |  | |  | | |  | | | |  | |  | | | | | |  | | | |  |
|  |  | |  | | 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 | | |  | | --- | | 051010100101418534 | | |  | | --- | | 兴银理财增盈稳享封闭式20号固收类理财产品 | | | | | | | | | | | | | | | | | | | | | | |  |
|  |  | |  | |  | | |  | | | |  | |  | | | | | |  | | | |  |
|  | 兴银理财有限责任公司 | | | | | | | | | | | | | | | | | | |  | | | |  |
|  | 2023年7月21日 | | | | | | | | | | | | | | | | | | |  | | | |  |
|  |  | |  | |  | | |  | | | |  | |  | | | | | |  | | | |  |
|  |  | |  | |  | | | 7/ | | | | 7 | |  | | | | | |  | | | |  |