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|  | 兴银理财增盈稳享封闭式24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24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24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24号固收类理财产品 | | | | | | | |  | |  |
|  | 产品代码 | | | | | | | 9K240240 | | | | | | | |  | |  |
|  | 全国银行业理财信息登记系统登记编码 | | | | | | | Z7002022000207 | | | | | | | |  | |  |
|  | 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 | | | | | | | 2,566,388,002.16份 | | | | | | | |  | |  |
|  | 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 | | | | | | | |  | |  |
|  | 业绩比较基准¹/业绩报酬计提基准 | | | | | | | 9K24024A：5.00%/5.00%  9K24024B：4.95%/4.95% | | | | | | | |  | |  |
|  |  |  | | | | |  |  | |  | |  | | | |  | |  |
|  |  | |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | | |  |  | | --- | --- | | 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 | | | |  | | --- | | ESG增盈稳享24号A | | |  | | --- | | 9K24024A | | |  | | --- | | 2,467,134,225.16 | | | |  | | --- | | ESG增盈稳享24号B | | |  | | --- | | 9K24024B | | |  | | --- | | 99,253,777.00 | | | | | | | | | | | | | | | | | |  |
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|  | 兴银理财增盈稳享封闭式24号固收类理财产品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。 | | | | | | | | | | | | | | | |  | |  |
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|  | **§ 三. 产品收益表现** | | | | | | | | | | | | | | |  | |  | |  |
|  |  |  |  | | | |  | | |  | |  | |  | |  | |  | |  |
|  |  |  | 产品9K24024A自成立日以来，累计净值增长率为1.1390%，年化累计净值增长率为1.2336%。 产品9K24024B自成立日以来，累计净值增长率为1.0930%，年化累计净值增长率为1.1838%。 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 | | | |  |  | | --- | --- | | 9K240240 |  | | |  | | --- | | 2023年6月30日 | | |  | | --- | | 1.01137 | | |  | | --- | | 1.01137 | | |  | | --- | | 2,595,578,211.03 | | | | | | | | | | | | | | | | | | |  |
|  |  |  | |  |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | |  |  | | --- | --- | | 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 | | | |  |  | | --- | --- | | 9K24024A |  | | |  | | --- | | 2023年6月30日 | | |  | | --- | | 1.01139 | | |  | | --- | | 1.01139 | | |  | | --- | | 2,495,239,922.87 | | | |  |  | | --- | --- | | 9K24024B |  | | |  | | --- | | 2023年6月30日 | | |  | | --- | | 1.01093 | | |  | | --- | | 1.01093 | | |  | | --- | | 100,338,288.16 | | | | | | | | | | | | | | | | | | |  |
|  |  |  |  | | | |  | | |  | |  | |  | |  | |  | |  |
|  | **§ 四. 产品投资经理简介** | | | | | | | | | | | | | | |  | |  | |  |
|  |  |  |  | | | |  | | |  | |  | |  | |  | |  | |  |
|  | 胡艳婷女士，英国约克大学经济学硕士（数理方向）。具有10年金融行业从业经验，8年固定收益领域自营投资交易经验，历任江南农商行自营团队负责人，兴银理财投资经理。擅长利率债，衍生品交易，能通过宏观分析与利率策略以及信用价值挖掘为组合做出较稳定的收益。 | | | | | | | | | | | | | | |  | |  | |  |
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|  | **§ 五. 报告期内产品的投资策略和运作分析** | | | | | | | | | | | | | | |  | |  | |  |
|  |  |  |  | | | |  | | |  | |  | |  | |  | |  | |  |
|  | 今年上半年债市整体呈现先上后下的趋势。春节前还是延续去年上行的趋势，主要因对宽信用和经济复苏的预期较强。但春节后逐渐发现经济数据较预期弱，政策力度也偏稳，导致市场有所波动，在3月两会结束后市场重新回到下通道，伴随降准降息，利率基本回到上行前的低点附近。权益方面，春节前也是对地产基建复苏的预期较强，相关偏周期板块表现较好。春节后随着chatgpt带来的AI革命，AIGC相关TMT板块表现强势，相关行业指数上涨接近40%。但4月底开始中特估上涨后导致市场估值体系混乱，随后大盘开始调整。AI相关虽然表现仍强于大盘，但整体股市处于震荡回落态势。各主题轮流表现，但整体回落。本报告期内，本组合根据市场情况适当调整债券持仓，利用利率衍生品对冲久期风险。对权益资产适当配置并积极调整结构。本组合净值在本报告期内表现尚可。 | | | | | | | | | | | | | | |  | |  | |  |
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|  | 兴银理财增盈稳享封闭式24号固收类理财产品2023年第二季度报告 | | | | | | | | | | | | | | |  | |  |
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|  | **§ 六. 投资组合情况** | | | | | | | | | | | | | | |  | |  |
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|  |  | **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 | | |  | | --- | | 1.61 | | |  | | --- | | 3.55 | | | |  | | --- | | 2 | | |  | | --- | | 公募基金 | | |  | | --- | | 4.43 | | |  | | --- | | 5.05 | | | |  | | --- | | 3 | | |  | | --- | | 代客境外理财投资QDII | | |  | | --- | | 0.00 | | |  | | --- | | 2.91 | | | |  | | --- | | 4 | | |  | | --- | | 金融衍生品 | | |  | | --- | | 0.00 | | |  | | --- | | -0.15 | | | |  | | --- | | 5 | | |  | | --- | | 债券 | | |  | | --- | | 45.67 | | |  | | --- | | 49.67 | | | |  | | --- | | 6 | | |  | | --- | | 非标准化债权类资产 | | |  | | --- | | 38.97 | | |  | | --- | | 38.97 | | | |  | | --- | | 7 | | |  | | --- | | 委外投资 | | |  | | --- | | 9.32 | | |  | | --- | | 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。 | | | | | | | | | | | | | | |  | |  |
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|  |  | | | | | | | | | | | | | | |  | | | |  |
|  |  | | **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岳阳城投01 | | |  | | --- | | 256,839,301.26 | | |  | | --- | | 9.90 | | | |  | | --- | | 2 | | |  | | --- | | 云南信托-金匠116号单一资金信托-盛泰集团可转债优先配售融资业务（宁波盛泰纺织有限公司） | | |  | | --- | | 218,288,957.79 | | |  | | --- | | 8.41 | | | |  | | --- | | 3 | | |  | | --- | | 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 | | |  | | --- | | 7.88 | | | |  | | --- | | 4 | | |  | | --- | | 粤财信托·瑞丰70-1号单一资金信托（杭州分行温州市鹿城区国有控股集团有限公司项目） | | |  | | --- | | 196,647,687.40 | | |  | | --- | | 7.58 | | | |  | | --- | | 5 | | |  | | --- | | 22上虞杭州湾01 | | |  | | --- | | 130,619,400.14 | | |  | | --- | | 5.03 | | | |  | | --- | | 6 | | |  | | --- | | 22华股03 | | |  | | --- | | 101,379,904.11 | | |  | | --- | | 3.91 | | | |  | | --- | | 7 | | |  | | --- | | 22保利置业MTN002 | | |  | | --- | | 51,629,916.44 | | |  | | --- | | 1.99 | | | |  | | --- | | 8 | | |  | | --- | | 22翔业03 | | |  | | --- | | 51,010,932.88 | | |  | | --- | | 1.97 | | | |  | | --- | | 9 | | |  | | --- | | 22通商租赁MTN002 | | |  | | --- | | 50,604,322.60 | | |  | | --- | | 1.95 | | | |  | | --- | | 10 | | |  | | --- | | 23农垦MTN001 | | |  | | --- | | 48,626,641.53 | | |  | | --- | | 1.87 | | | | | | | | | | | | | | | | | | |  |
|  |  | |  | |  | |  | | |  | |  | | | |  | | | |  |
|  | **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** | | | |  | | --- | | 21高淳经开MTN001 | | |  | | --- | | 10,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 21建发集MTN002 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 21闽国资MTN001 | | |  | | --- | | 13,700,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 21陕有色MTN002 | | |  | | --- | | 15,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 22肥西城乡MTN001 | | |  | | --- | | 40,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 22华侨城MTN005 | | |  | | --- | | 30,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 22上虞杭州湾01 | | |  | | --- | | 130,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 22通商租赁MTN002 | | |  | | --- | | 50,000,000.00 | | |  | | --- | | 九江银行股份有限公司 | | | |  | | --- | | 22武进经发MTN003 | | |  | | --- | | 9,000,000.00 | | |  | | --- | | 兴业银行股份有限公司、九江银行股份有限公司 | | | | | | | | | | | | | | | | |  | | | |  |
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|  | 兴银理财增盈稳享封闭式24号固收类理财产品2023年第二季度报告 | | | | | | | | | | | | | | |  | | | |  |
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|  | |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | | |  | | --- | | 22武夷建设02 | | |  | | --- | | 40,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 22湘高速MTN005 | | |  | | --- | | 40,000,000.00 | | |  | | --- | | 兴业银行股份有限公司、九江银行股份有限公司 | | | |  | | --- | | 22宣城国资MTN003 | | |  | | --- | | 18,000,000.00 | | |  | | --- | | 兴业银行股份有限公司、九江银行股份有限公司 | | | |  | | --- | | 22宣城国资MTN004 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 22岳阳城投01 | | |  | | --- | | 256,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 22中海企业MTN004 | | |  | | --- | | 2,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 23高速地产MTN003 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 23农垦MTN001 | | |  | | --- | | 50,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 23五凌2号ABN001优先 | | |  | | --- | | 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 | | | | | | | | | | |  | | | |  |
|  | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | |  | | --- | | **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24号固收类理财产品 | | |  | | --- | | 19.49 | | |  | | --- | | 托管费 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 兴业信托·兴享稳健睿郡2号 | | |  | | --- | | 0.10 | | |  | | --- | | 管理费 | | |  | | --- | | 兴业国际信托有限公司 | | | |  | | --- | | 兴业期货-兴合4号集合资产管理计划 | | |  | | --- | | 0.48 | | |  | | --- | | 管理费 | | |  | | --- | | 兴业期货有限公司 | | | |  | | --- | | 兴银理财增盈稳享封闭式24号固收类理财产品 | | |  | | --- | | 62.07 | | |  | | --- | | 销售服务费 | | |  | | --- | | 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 | | |  | | --- | | 051010100101418923 | | |  | | --- | | 兴银理财增盈稳享封闭式24号固收类理财产品 | | | | | | | | | | | | | | | | | | |  |
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|  | 兴银理财有限责任公司 | | | | | | | | | | | | | | |  |
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