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|  | 兴业银行添利5号净值型理财产品2020年第三季度报告 |  |
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|  | **兴业银行添利5号净值型理财产品2020年第三季度报告** |  |
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|  |  | 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：2020年10月28日 |  |  |
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|  | 兴业银行添利5号净值型理财产品2020年第三季度报告 |  |
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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. 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** |  |
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|  | 产品名称 | 兴业银行添利5号净值型理财产品 |  |
|  | 产品代码 | 9B319021 |  |
|  | 全国银行业理财信息登记系统登记编码 | Z7002020000004 |  |
|  | 产品运作方式 | 开放式 |  |
|  | 产品募集方式 | 公募 |  |
|  | 报告期末产品份额总额 | 28,772,312,790.12份 |  |
|  | 业绩比较基准 | 通知存款七天+浮动基数0% |  |
|  | 投资币种 | 人民币 |  |
|  | 风险收益特征 | 本产品具有基本无风险、高流动性的特征 |  |
|  | 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 |  |
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|  | **§ 三. 产品收益表现** |  |  |  |  |
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|  |  报告期内，本产品七日年化收益率均值2.6494%，同期业绩比较基准如下： |  |  |
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| **适用期间** |

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| **业绩比较基准** |

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| 2020年7月1日至2020年9月30日 |

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| 通知存款七天+浮动基数0% |

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|  | 报告期末，产品收益具体如下： |  |
|  | **估值日期** | **万份收益** | **七日年化收益率** | **产品资产净值** |  |  |  |  |
|  | 2020年9月30日 | 0.7820 | 2.8980% | 28,772,312,790.12 |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |
|  | **§ 四. 产品投资经理简介** |  |  |  |  |
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|  |  汪锦女士，上海财经大学经济学硕士，国际金融理财师（CFP），中级经济师职称。银行理财产品创设、投资从业11年。 2005年历任上海银行金融市场部代客资产管理处固定收益投资经理、任同业“利多系列”产品经理；2013年加入兴业银行资产管理部产品研发处，任同业“稳增1号”、“稳增2号”产品的投资经理。2016年起，负责总行资产管理部流动性管理，总规模逾万亿，擅长大资金的资产配置和流动性管理，尤其善于管理同业理财产品。2019年5月起担任“兴业银行添利五号净值型理财产品”投资经理。 |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |
|  | **§ 五. 报告期内产品的投资策略和运作分析** |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |
|  | 1、宏观经济及市场情况 今年8月以来，欧美新冠疫情出现二次爆发，多国确诊突破年初3-4月份峰值，海外经济复苏再显不确定性。而中国作为领跑全球经济增长的一枝独秀，各经济指标均有不俗表现。总体上呈现上半程出口、房地产稳步提升；下半程消费、制造业来接力的态势。出口方面，受防疫物资和“宅经济”商品及新型贸易业态支撑下，7、8月份出口增速上行。以人民币计价，8月出口同比增长11.6%，7月同比增长10.4%，1-8月同比增长0.80%由降转升，持续超预期。房地产销售上，6-8月同比增速持续放大，1-8月房地产销售额累计首次回正同比增长3%，销售面积累计跌幅也收窄至5%。土地成交上，8月推地和成交面积较7月继续明显下降，土地成交额环比下跌24%，各线城市都有20%左右跌幅，不过同比仍然大增31%，且土地溢价率仍在18%的高位。累计1-8月土地成交额同比增长15.4%，总体上土地市场热度仍比较高。8月PPI、PMI超预期，工业增加值较上月提高0.8%，社零增速已经转正。9月PMI为51.5%，连续7个月站上荣枯线。国内制造业投资同比回升幅度很大，社会消费品零售总额同比也开始正增长，这表明国内经济增长内生动能明显增强。随着疫情带来的不确定性持续弱化，前期额外的预防性储蓄将逐渐转化为消费力，推动消费的补偿性增长，消费的快速修复又会促进制造业投资的增长，进一步加强国内经济增长内生动能。  |  |  |  |  |
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|  | 兴业银行添利5号净值型理财产品2020年第三季度报告 |  |  |
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|  |  在此宏观经济背景下，今年三季度，央行货币政策操作中性偏紧，叠加政府债券集中发行和结构性存款压降，银行超储率持续低位。资金市场利率上行带动债券收益率在整个三季度震荡上行，其中，1年期国开债收益率上行66bp，3年期上行56bp，5年期上行53bp；信用债方面，1年期AAA短融收益率上行46bp，3年期AAA中票收益率上行55bp，5年期AAA中票收益率上行29bp。 展望四季度，预计宏观经济继续边际修复，国庆假期出游和消费数据加速修复预期，同时PMI数据较前值和预期均由所上升，经济基本面仍然对债市不利，然而市场对此也形成了一致预期，预计基本面因素不会造成债市的超预期调整。另外一方面四季度并没有多少利多债市的因素，信贷和社融大概率难有超预期的表现，短期内人民币汇率的升值和风险偏好的回暖可能会进一步压制债市，此外低超储率背景下资金面整体处于不稳定的状态，可能会进一步加剧债市波动。四季度债券市场面临较多的利空挑战，下阶段我们会持续关注市场情况择机而动，精准把握投资时点，以持有到期策略为主、交易策略为辅，提高组合静态收益；同时控制组合久期，在短久期、中高评级品种中挖掘投资机会，增厚产品收益。2、前期运作回顾 报告期内（2020.7.1-2020.9.30），受货币市场资金面偏紧、资产收益率出现较大幅度上行的影响，添利5号规模出现较大幅度下降。截止9月30日，产品规模跌至288亿元，三季度月日均380亿元。从七日年化收益率看，本产品收益区间维持在2.48%至2.99%之间。 资产端方面，考虑到负债规模短期仍有下滑的可能，报告期内新建资产规模（111亿）小于资产到期规模（81亿）。从收益水平上看，新建组合加权收益3.4%，品种覆盖存放同业、利率债、信用债和同业存单等。从主体评级看，AA+评级资产规模占比约为新建组合的26%，其余均为AAA及以上。3、后期投资策略 考虑到中国经济的稳步复苏、货币政策回归常态、市场风险偏好逐渐上升的背景下，对于同业类货币类产品而言，主要面临的风险或将还是负债不稳定的风险。 因此，一方面要降低资产构建的速度，规避收益、流动性性价比较低的债券和ABS；另一方面，为提前应对现金管理类理财产品新规落地，非标类资产只到期不新增、期限较长的债券仅增加高评级的公募债，以方便未来处置。此外，鉴于当前市场上利率债的整体调整幅度大于信用债，且同期限利率债收益率较同业存单也有优势（10月10日当日成交数据，6M非国开债和NCD利差约10-15bp），四季度，拟增加利率债的配置至整个组合占比的10%左右。这样，平时可以减少活期储备，提高组合收益，同时，也为年末的正回购提前做准备。 总之，我们将深入研究分析宏观经济运行规律和利率变化趋势，综合考量各投资品种的风险收益特征，在此基础上自上而下地制定科学有效的投资策略。 |  |  |
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|  | **§ 六. 投资组合情况** |  |  |
|  |  |  |  |  |  |  |  |
|  |  | **1.报告期末产品资产组合情况** |  |
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|  | 兴业银行添利5号净值型理财产品2020年第三季度报告 |  |  |
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| **序号** |

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| **资产类型** |

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| **直接投资占比（%）** |

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| **间接投资占比（%）** |

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| --- |
| 1 |

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| 现金及存款 |

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| --- |
| 10.90 |

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| --- |
| 2 |

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|  |
| --- |
| 债券投资 |

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|  |
| --- |
| 86.19 |

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| --- |
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| --- |
| 3 |

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| 买入返售金融资产 |

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| --- |
| 2.64 |

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| 货币市场基金 |

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|  | **2.报告期末杠杆融资情况** |  |  |
|  |  报告期末本产品债券回购融资余额未超过净资产规模的40%，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。 |  |  |
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|  | **4.报告期末资产持仓前十基本信息** |  |  |
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| **序号** |

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| **资产名称** |

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| **资产面额** |

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| **占产品资产净值的比例（%）** |

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| 1 |

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|  |
| --- |
| 20CSFD36-02 |

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| 1,000,000,000.00 |

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| 3.48 |

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| 2 |

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| --- |
| 20CSFD35-03 |

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| 1,000,000,000.00 |

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| 3.48 |

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| 质押式逆回购 |

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| 500,000,000.00 |

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| 1.74 |

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| 20CSFD40-03 |

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| 1.74 |

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| 存放同业20191030001 |

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| 500,000,000.00 |

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| 1.74 |

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| 存放同业20200220001 |

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| 同业借款20181108007 |

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| 500,000,000.00 |

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|  | 兴业银行添利5号净值型理财产品2020年第三季度报告 |  |
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| 存放同业20200826001 |

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| 质押式逆回购 |

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| 18广发02 |

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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 |  |
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| **产品代码** |  |

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| **资产名称** |

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| **资产面额（元）** |

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| **承销商/发行人** |

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| 18恒信租赁PPN003 |

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| 18福清国资MTN001 |

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| 20津融投资SCP003 |

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|  | 兴业银行添利5号净值型理财产品2020年第三季度报告 |  |
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| 18福清国资MTN002 |

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| 16南宁城投MTN001 |

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| 16宏泰国资MTN001 |

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| 18青岛城投PPN002 |

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| 20华发大湾ABN004优先 |

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| 兴业银行股份有限公司 |

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|  |  |  | 5.2 理财产品在报告期内其他关联交易 |  |  |
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| **产品代码** |  |

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| **资产名称** |

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| **资产面额（元）** |

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| **交易类型** |

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| **关联方名称** |

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|  |  |  | 5.3 理财产品在报告期内中的重大关联交易 |  |  |
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| **产品代码** |  |

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| **资产名称** |

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| **资产面额（元）** |

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| **交易类型** |

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| **关联方名称** |

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| **序号** |

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| **账户类型** |

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| **账户编号** |

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| **账户名称** |

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| 兴业理财托管专户添利5号净值型理财产品 |

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|  | 兴银理财有限责任公司 |  |  |
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