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|  | 兴业银行天天万利宝稳利5号净值型理财产品P款2020年年度报告 | | | | | |  |
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|  | **兴业银行天天万利宝稳利5号净值型理财产品P款 2020年年度报告** | | | | | |  |
|  |  |  |  |  |  |  |  |
|  |  | 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：2021年5月14日 | | | |  |  |
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|  | 兴业银行天天万利宝稳利5号净值型理财产品P款2020年年度报告 | | | | | | | |  |
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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. 理财托管机构报告 § 七. 审计报告 § 八. 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** | | | | |  |
|  |  |  |  |  |  |  |
|  | 产品名称 | | 兴业银行天天万利宝稳利5号净值型理财产品P款 | | |  |
|  | 产品代码 | | 9K219058 | | |  |
|  | 全国银行业理财信息登记系统登记编码 | | Z7002020000073 | | |  |
|  | 产品运作方式 | | 封闭式 | | |  |
|  | 产品募集方式 | | 公募 | | |  |
|  | 报告期末产品份额总额 | | 3,356,447,000份 | | |  |
|  | 业绩比较基准 | | 4.00%-6.50% | | |  |
|  | 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 | | |  |
|  | |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | | |  |  | | --- | --- | | 下属子产品的产品简称 |  | | |  | | --- | | 下属子产品的产品代码 | | |  | | --- | | 报告期末下属子产品的产品份额总数 | | | |  | | --- | | 稳利增盈优选7号A | | |  | | --- | | 9K219158 | | |  | | --- | | 2,725,349,000.00 | | | |  | | --- | | 稳利增盈优选7号B(私行专属，名单制销售) | | |  | | --- | | 9K219258 | | |  | | --- | | 631,098,000.00 | | | | | | |  |
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|  | 兴业银行天天万利宝稳利5号净值型理财产品P款2020年年度报告 | | | | | |  |  |
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|  | **§ 三. 产品收益表现** | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  | 产品9K219058自起息日以来，累计净值增长率为3.0350%，年化累计净值增长率为6.3301%。 产品9K219158自起息日以来，累计净值增长率为3.0260%，年化累计净值增长率为6.3114%。 产品9K219258自起息日以来，累计净值增长率为3.0740%，年化累计净值增长率为6.4115%。 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 | | | |  |  | | --- | --- | | 9K219058 |  | | |  | | --- | | 2020年12月31日 | | |  | | --- | | 1.03035 | | |  | | --- | | 1.03035 | | |  | | --- | | 3,458,315,673.91 | | | |  |  | | --- | --- | | 9K219158 |  | | |  | | --- | | 2020年12月31日 | | |  | | --- | | 1.03026 | | |  | | --- | | 1.03026 | | |  | | --- | | 2,807,817,524.27 | | | |  |  | | --- | --- | | 9K219258 |  | | |  | | --- | | 2020年12月31日 | | |  | | --- | | 1.03074 | | |  | | --- | | 1.03074 | | |  | | --- | | 650,498,149.64 | | | | | | | |  |
|  |  |  |  |  |  |  |  |  |
|  | **§ 四. 产品投资经理简介** | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |
|  | 姜锡峰先生，上海财经大学管理学硕士，2020年加入兴业银行，金融从业10年，曾历任长信基金基金经理、浦银安盛基金基金经理助理、湘财证券债券研究员，现任兴业银行资产管理事业部多资产投资经理。 | | | | | |  |  |
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|  | **§ 五. 报告期内产品的投资策略和运作分析** | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |
|  | 2020年四季度，国内经济增速延续改善。政策方面，货币政策在信用事件出现后短期略有放松，银行间资金利率显著回落。债市方面，债券市场收益先上后下，处于熊市反弹的阶段。股市方面，市场震荡上行，整体仍处于牛市格局。本报告期内，本组合增持了部分含权资产和固收资产，有效增厚了组合收益。  展望2021年一季度，经济改善的趋势预计仍能延续，且由于基数因素将有所加快。货币政策方面，春节前预计宽松为主，春节后或略有收紧。综合来看，债券市场的牛市仍未到来，但一季度或有交易性机会。股市方面，仍处于结构性牛市，需要深度挖掘相关含权资产的投资机会。  从子板块而言，中短信用债的票息价值值得重视，利率债存在阶段性交易机会，顺周期、港股相关的含权资产或有机会。下一阶段，我们将继续保持审慎严谨的态度，进一步优化投资组合，争取为投资人提供稳健的投资收益。 | | | | | |  |  |
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|  | **§ 六. 理财托管机构报告** | | | | | |  |  |
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|  | 兴业银行天天万利宝稳利5号净值型理财产品P款2020年年度报告 | | | | |  |  |
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|  |  | 报告期内，托管人严格遵守《商业银行理财业务监督管理办法》及相关法律法规规定、理财产品托管协议约定，诚实信用、谨慎勤勉地履行了托管人义务，不存在损害理财产品投资者利益的行为。  报告期内，托管人根据国家有关法律法规规定、理财产品托管协议的约定，对管理人在本理财产品的投资运作、资产净值的计算、收益的计算、理财产品费用开支等方面进行了必要的监督、复核和审查，未发现其存在任何损害本理财产品投资者利益的行为。  托管人认真复核了本报告中的净值表现、投资组合报告等内容，认为其真实、准确和完整，不存在虚假记载、误导性陈述或者重大遗漏。 | | | | |  |
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|  | **§ 七. 审计报告** | | | | |  |  |
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|  | 本产品聘请毕马威会计师事务所（特殊普通合伙）上海分所依据中国注册会计师审计准则对本产品的财务报表，包括2020年12月31日的资产负债表，自成立日至2020年12月31日止期间利润表和理财产品净值变动表以及相关财务报表附注进行了审计，并出具了审计报告。 | | | | |  |  |
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|  | **§ 八. 投资组合情况** | | | | |  |  |
|  |  |  |  |  |  |  |  |
|  |  | **1.报告期末产品资产组合情况** | | | | |  |
|  |  |  |  |  |  |  |  |
|  |  | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | |  | | --- | | **序号** | | |  | | --- | | **资产类型** | | |  | | --- | | **直接投资占比（%）** | | |  | | --- | | **间接投资占比（%）** | | | |  | | --- | | 1 | | |  | | --- | | 现金及存款 | | |  | | --- | | 1.01 | | |  | | --- | | -- | | | |  | | --- | | 2 | | |  | | --- | | 债券投资 | | |  | | --- | | 49.33 | | |  | | --- | | -- | | | |  | | --- | | 3 | | |  | | --- | | 权益投资 | | |  | | --- | | 14.13 | | |  | | --- | | -- | | | |  | | --- | | 4 | | |  | | --- | | 非标准化债权类资产 | | |  | | --- | | 35.53 | | |  | | --- | | -- | | | |  | | --- | |  | | |  | | --- | | 总计 | | |  | | --- | | 100.00 | | |  | | --- | | -- | | | | | | |  |
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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100%，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。 | | | | |  |  |
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|  | 兴业银行天天万利宝稳利5号净值型理财产品P款2020年年度报告 | | | | |  |  |
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|  |  | | | | |  |  |
|  | **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** | | |  | | --- | | **资产面额** | | |  | | --- | | **占产品资产净值的比例（%）** | | | |  | | --- | | 1 | | |  | | --- | | 20国开15 | | |  | | --- | | 1,000,000,000.00 | | |  | | --- | | 29.31 | | | |  | | --- | | 2 | | |  | | --- | | 20闽漳州城投ZR001 | | |  | | --- | | 500,000,000.00 | | |  | | --- | | 14.46 | | | |  | | --- | | 3 | | |  | | --- | | 20贵水投水务ZR001 | | |  | | --- | | 300,000,000.00 | | |  | | --- | | 8.67 | | | |  | | --- | | 4 | | |  | | --- | | 20晋能集团ZR003 | | |  | | --- | | 300,000,000.00 | | |  | | --- | | 8.67 | | | |  | | --- | | 5 | | |  | | --- | | 云南信托-（珠海九洲控股集团有限公司 广州分行） | | |  | | --- | | 285,000,000.00 | | |  | | --- | | 8.24 | | | |  | | --- | | 6 | | |  | | --- | | 20晋能集团002 | | |  | | --- | | 200,000,000.00 | | |  | | --- | | 5.78 | | | |  | | --- | | 7 | | |  | | --- | | 20江苏银行CD117 | | |  | | --- | | 100,000,000.00 | | |  | | --- | | 2.83 | | | |  | | --- | | 8 | | |  | | --- | | 华泰柏瑞沪深300ETF-场内（510300.SH） | | |  | | --- | | 15,520,500.00 | | |  | | --- | | 2.37 | | | |  | | --- | | 9 | | |  | | --- | | 19川高速MTN001 | | |  | | --- | | 70,000,000.00 | | |  | | --- | | 2.04 | | | |  | | --- | | 10 | | |  | | --- | | 20西海01 | | |  | | --- | | 60,000,000.00 | | |  | | --- | | 1.73 | | | | | | |  |
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|  | 兴业银行天天万利宝稳利5号净值型理财产品P款2020年年度报告 | | | | | |  |  |
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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 | | | |  |  |
|  | |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | | |  |  | | --- | --- | | **产品代码** |  | | |  | | --- | | **资产名称** | | |  | | --- | | **资产面额（元）** | | |  | | --- | | **承销商/发行人** | | | |  |  | | --- | --- | | 9K219058 |  | | |  | | --- | | 18中交建融MTN001 | | |  | | --- | | 30,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K219058 |  | | |  | | --- | | 20芙蓉城投MTN001 | | |  | | --- | | 30,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K219058 |  | | |  | | --- | | 20兴信02 | | |  | | --- | | 50,000,000.00 | | |  | | --- | | 兴业国信资产管理有限公司 | | | |  |  | | --- | --- | | 9K219058 |  | | |  | | --- | | 18西永MTN001 | | |  | | --- | | 10,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K219058 |  | | |  | | --- | | 19川高速MTN001 | | |  | | --- | | 70,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K219058 |  | | |  | | --- | | 20榆林能源MTN001 | | |  | | --- | | 30,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K219058 |  | | |  | | --- | | 20港兴港投SCP002 | | |  | | --- | | 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 | | | |  |  |
|  | |  |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | |  |  | | --- | --- | | **产品代码** |  | | |  | | --- | | **资产名称** | | |  | | --- | | **资产面额（元）** | | |  | | --- | | **交易类型** | | |  | | --- | | **关联方名称** | | | |  |  | | --- | --- | | 9K219058 |  | | |  | | --- | | 20兴信02 | | |  | | --- | | 40,000,000.00 | | |  | | --- | | 买入 | | |  | | --- | | 兴业国信资产管理有限公司 | | | |  |  | | --- | --- | | 9K219058 |  | | |  | | --- | | 20兴信02 | | |  | | --- | | 10,000,000.00 | | |  | | --- | | 买入 | | |  | | --- | | 兴业国信资产管理有限公司 | | | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  | 5.3 理财产品在报告期内中的重大关联交易 | | | |  |  |
|  | |  |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | |  |  | | --- | --- | | **产品代码** |  | | |  | | --- | | **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 | | |  | | --- | | 051010100100875474 | | |  | | --- | | 兴业理财托管专户天天万利宝稳利5号净值型P款 | | | | | | | |  |
|  |  |  |  |  |  |  |  |  |
|  | 兴银理财有限责任公司 | | | | | |  |  |
|  | 2021年5月14日 | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  | 7/ | 7 |  |  |  |