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|  | 兴业银行天天万汇通2020年第46期净值型理财2021年半年度报告 | | | | | |  |
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|  | **兴业银行天天万汇通2020年第46期净值型理财 2021年半年度报告** | | | | | |  |
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|  |  | 理财产品管理人：兴业银行股份有限公司 | | | |  |  |
|  |  | 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9月23日 | | | |  |  |
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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. 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. 兴业银行股份有限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 | | 兴业银行天天万汇通2020年第46期净值型理财 | | |  |
|  | 产品代码 | | 92120046 | | |  |
|  | 全国银行业理财信息登记系统登记编码 | | C1030920000441 | | |  |
|  | 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 | | 19,222,300.00份 | | |  |
|  | 业绩比较基准 | | 1.20% | | |  |
|  | 投资币种 | | 美元 | | |  |
|  | 风险等级 | | R2 | | |  |
|  | 产品管理人 | | 兴业银行股份有限公司 | | |  |
|  | 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** | | | | | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 产品92120046自起息日以来，累计净值增长率为0.7120%，年化累计净值增长率为1.2258%。 报告期末，产品净值表现具体如下： | | | | | | | |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | **估值日期** | | **产品份额净值** | | **产品累计净值** | | | **产品资产净值** | |  |  |  |
|  | 2021年6月30日 | | 1.00712 | | 1.00712 | | | 19,359,182.04 | |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | **§ 四. 产品投资经理简介** | | | | | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 杨漠女士，南开大学硕士。具有十年以上金融从业经验，2008年加入兴业银行，先后从事自营投资（固收交易、非标投资、外币债券投资）8年和资管投资（外币理财）4年。擅长跨市场套利、境外债信用价值挖掘，对境内外市场均有丰富的投资经验。 | | | | | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | **§ 五. 报告期内产品的投资策略和运作分析** | | | | | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 汇盈首款产品于3月初运作，从运作至半年末，产品业绩震荡上行，产品业绩达到业绩基准。上半年投资经理以高资质、短久期为产品运作主策略。市场受 “华融”事件冲击，四月投资级债券利差有所扩大，加之10年期无风险收益率处于1.6%以上，投资经理认为无风险利率和信用利差均为买入时点，逢低买入债券，基本满仓。  6月由于无风险收益率处于上半年中枢偏下，且高等级信用利差达到上半年低点，个别涨幅较大债券实现获利了结。 | | | | | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | **§ 六. 理财托管机构报告** | | | | | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  | 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. 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 | | |  | | --- | | 100.00 | | |  | | --- | | -- | | | |  | | --- | |  | | |  | | --- | | 总计 | | |  | | --- | | 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。 | | | | |  |  |
|  |  |  |  |  |  |  |  |
|  | **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 | | |  | | --- | | 存放同业20201120001S | | |  | | --- | | 19,212,907.02 | | |  | | --- | | 99.24 | | | | | | |  |  |
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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** | | | | | | | |  |  |
|  | |  |  |  | | --- | --- | --- | | |  |  | | --- | --- | | 无 |  | | | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  | 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** | | | | | | | |  |  |
|  | |  |  |  | | --- | --- | --- | | |  |  | | --- | --- | | 无 |  | | | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  | 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 | | |  | | --- | | 051011400100010815 | | |  | | --- | | 兴业银行天天万汇通2020年第46期净值型理财产品 | | | | | | | |  |
|  |  |  |  |  |  |  |  |  |
|  | 兴业银行股份有限公司 | | | | | |  |  |
|  | 2021年9月23日 | | | | | |  |  |
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