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|  | 兴业银行天天万利宝稳利5号净值型理财产品N款2021年半年度报告 |  |
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|  | **兴业银行天天万利宝稳利5号净值型理财产品N款2021年半年度报告** |  |
|  |  |  |  |  |  |  |  |
|  |  | 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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|  | 兴业银行天天万利宝稳利5号净值型理财产品N款2021年半年度报告 |  |
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|  |  |  |  | **目 录** |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  | § 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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|  | 兴业银行天天万利宝稳利5号净值型理财产品N款2021年半年度报告 |  |
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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 | 兴业银行天天万利宝稳利5号净值型理财产品N款 |  |
|  | 产品代码 | 9K219056 |  |
|  | 全国银行业理财信息登记系统登记编码 | C1030919001051 |  |
|  | 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 | 4,998,894,000份 |  |
|  | 业绩比较基准 | 4.50%-5.00% |  |
|  | 投资币种 | 人民币 |  |
|  | 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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|  |  |
| --- | --- |
| 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 |

 |
|

|  |
| --- |
| 稳利增盈海峡优选5号A |

 |

|  |
| --- |
| 9K219156 |

 |

|  |
| --- |
| 3,566,815,000.00 |

 |
|

|  |
| --- |
| 稳利增盈海峡优选5号B |

 |

|  |
| --- |
| 9K219256 |

 |

|  |
| --- |
| 1,432,079,000.00 |

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|  | 兴业银行天天万利宝稳利5号净值型理财产品N款2021年半年度报告 |  |  |
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|  | **§ 三. 产品收益表现** |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  | 产品9K219156自起息日以来，累计净值增长率为5.3220%，年化累计净值增长率为4.5386%。产品9K219256自起息日以来，累计净值增长率为5.3820%，年化累计净值增长率为4.5898%。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 |

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|  |
| --- |
| 产品份额净值 |

 |

|  |
| --- |
| 产品累计净值 |

 |

|  |
| --- |
| 产品资产净值 |

 |
|

|  |  |
| --- | --- |
| 9K219056 |  |

 |

|  |
| --- |
| 2021年6月30日 |

 |

|  |
| --- |
| 1.05339 |

 |

|  |
| --- |
| 1.05339 |

 |

|  |
| --- |
| 5,265,787,038.93 |

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|

|  |  |
| --- | --- |
| 9K219156 |  |

 |

|  |
| --- |
| 2021年6月30日 |

 |

|  |
| --- |
| 1.05322 |

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|  |
| --- |
| 1.05322 |

 |

|  |
| --- |
| 3,756,637,763.49 |

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|

|  |  |
| --- | --- |
| 9K219256 |  |

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|  |
| --- |
| 2021年6月30日 |

 |

|  |
| --- |
| 1.05382 |

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|  |
| --- |
| 1.05382 |

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|  |
| --- |
| 1,509,149,275.44 |

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|  |  |  |  |  |  |  |  |  |
|  | **§ 四. 产品投资经理简介** |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  张宸先生，中山大学经济学硕士，7年资深投研经验，曾任职于广发银行股份有限公司、广发证券股份有限公司。2019年加入兴银理财有限责任公司，任固定收益投资部投资经理。投资经验丰富，产品业绩稳健，擅长宏观基本面研究、利率债交易以及信用债套利挖掘。 |  |  |
|  |  |  |  |  |  |  |  |  |
|  | **§ 五. 报告期内产品的投资策略和运作分析** |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  一、市场观点 2021年上半年，债券市场大致分为三个阶段：1、春节前流动性意外收紧打击多头情绪，从积极转向谨慎；2、春节后，一方面大宗商品价格持续上涨、美债收益率加速反弹、投资者担忧二季度地方政府债供给放量，市场延续看空情绪，另一方面权益市场回落、机构持续扩表、资金面比预期宽松、政府债发行迟迟未能上量，投资者“看空做多”，利率走出震荡下行行情；3、6月央行等量续作MLF，半年末流动性收紧，叠加美联储退出量宽预期牵引，利率月内出现阶段性反弹，月末迅速回落。当前利率水平呈现绝对收益不高，形态较为陡峭，优质资产信用利差偏低的状态。 展望下半年，对于债券市场，我们整体持中性乐观的态度。宏观经济方面，随着内需回落叠加大宗涨价带来成本冲击，经济增速或有趋缓，但目前看不到失速风险，因此下半年稳增长压力是否增大仍尚待观察，社融增速可能延续放缓态势。国内CPI涨势温和，不构成对货币政策的压力。利率估值方面，当前绝对水平并不高，考虑到利率中枢下降，尚在合理范围之内，但也反应出了投资者情绪从谨慎再次转变为积极。我们关注1、在宏观趋势延续、财政后置维持、流动性松紧适度的状态下，利率有平坦化下行的可能。2、相对而言，若经济走弱，逆周期调节力度有所增大，或美联储进一步讨论退出QE，均可能带来收益率调整的配置机会。 二、上半年运作回顾 2021年上半年，债券市场震荡偏强。货币政策稳定、政府债券发现偏缓、局部信用环境收缩推动二季度曲线下行走陡。产品一季度以较为稳定的票息策略为主，在二季度辅以杠杆策略和交易策略，抓住了存单、金融债、高等级中长期债券的行情，赚取了稳定的票息收益的同时，资本利得方面亦有收获。 |  |  |
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|  | 兴业银行天天万利宝稳利5号净值型理财产品N款2021年半年度报告 |  |  |
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|  |  三、下半年投资策略 展望下半年，产品将继续保持稳健的投资风格。1、发挥票息策略优势，同时维持中性的杠杆水平与中性的组合久期。2、震荡思路对待，把握住利率反弹时的配置机会。3、关注收益率曲线平坦化的可能。 |  |  |
|  |  |  |  |  |  |  |  |
|  | **§ 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。 |  |
|  |  |  |  |  |  |  |  |
|  | **§ 七. 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** |

 |

|  |
| --- |
| **直接投资占比（%）** |

 |

|  |
| --- |
| **间接投资占比（%）** |

 |
|

|  |
| --- |
| 1 |

 |

|  |
| --- |
| 现金及存款 |

 |

|  |
| --- |
| 3.13 |

 |

|  |
| --- |
| 9.88 |

 |
|

|  |
| --- |
| 2 |

 |

|  |
| --- |
| 买入返售金融资产 |

 |

|  |
| --- |
| 0.00 |

 |

|  |
| --- |
| 0.03 |

 |
|

|  |
| --- |
| 3 |

 |

|  |
| --- |
| 债券投资 |

 |

|  |
| --- |
| 47.91 |

 |

|  |
| --- |
| 48.22 |

 |
|

|  |
| --- |
| 4 |

 |

|  |
| --- |
| 非标准化债权类资产 |

 |

|  |
| --- |
| 41.87 |

 |

|  |
| --- |
| 41.87 |

 |
|

|  |
| --- |
| 5 |

 |

|  |
| --- |
| 委外投资 |

 |

|  |
| --- |
| 7.09 |

 |

|  |
| --- |
| 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。 |  |  |
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|  | 兴业银行天天万利宝稳利5号净值型理财产品N款2021年半年度报告 |  |  |
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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** |  |
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| --- |
| **序号** |

 |

|  |
| --- |
| **资产名称** |

 |

|  |
| --- |
| **资产面额** |

 |

|  |
| --- |
| **占产品资产净值的比例（%）** |

 |
|

|  |
| --- |
| 1 |

 |

|  |
| --- |
| [光信·光鑫·武建1号]单一资金信托 |

 |

|  |
| --- |
| 500,000,000.00 |

 |

|  |
| --- |
| 9.50 |

 |
|

|  |
| --- |
| 2 |

 |

|  |
| --- |
| 新华资产-明鑫一号资产管理产品 |

 |

|  |
| --- |
| 399,835,077.52 |

 |

|  |
| --- |
| 7.95 |

 |
|

|  |
| --- |
| 3 |

 |

|  |
| --- |
| 华润信托-嬴通122号单一资金信托（南京分行 江宁城建） |

 |

|  |
| --- |
| 300,000,000.00 |

 |

|  |
| --- |
| 5.70 |

 |
|

|  |
| --- |
| 4 |

 |

|  |
| --- |
| 华润信托-嬴通120号单一资金信托（南京分行 江宁经开） |

 |

|  |
| --- |
| 300,000,000.00 |

 |

|  |
| --- |
| 5.70 |

 |
|

|  |
| --- |
| 5 |

 |

|  |
| --- |
| 云南信托-智兴2020-708号即墨旅投单一资金信托（青岛分行） |

 |

|  |
| --- |
| 300,000,000.00 |

 |

|  |
| --- |
| 5.70 |

 |
|

|  |
| --- |
| 6 |

 |

|  |
| --- |
| 20闽海沧投资ZR001 |

 |

|  |
| --- |
| 200,000,000.00 |

 |

|  |
| --- |
| 3.80 |

 |
|

|  |
| --- |
| 7 |

 |

|  |
| --- |
| 华润信托-嬴通121号单一资金信托（南京分行 江宁经开） |

 |

|  |
| --- |
| 200,000,000.00 |

 |

|  |
| --- |
| 3.80 |

 |
|

|  |
| --- |
| 8 |

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| --- |
| 华润信托-嬴通123号单一资金信托（南京分行 泰州城投） |

 |

|  |
| --- |
| 200,000,000.00 |

 |

|  |
| --- |
| 3.80 |

 |
|

|  |
| --- |
| 9 |

 |

|  |
| --- |
| 【光信？光鑫？星辰34号】单一资金信托-潍坊市城市建设发展投资集团有限公司信托贷款（济南分行） |

 |

|  |
| --- |
| 200,000,000.00 |

 |

|  |
| --- |
| 3.80 |

 |
|

|  |
| --- |
| 10 |

 |

|  |
| --- |
| 21广州城投MTN002 |

 |

|  |
| --- |
| 100,000,000.00 |

 |

|  |
| --- |
| 1.91 |

 |

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|  |  |  |  |  |  |  |  |
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|  | 兴业银行天天万利宝稳利5号净值型理财产品N款2021年半年度报告 |  |
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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 |  |
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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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| 19溧水经开PPN003 |

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| 19青岛城投MTN002 |

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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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|  | 兴业银行天天万利宝稳利5号净值型理财产品N款2021年半年度报告 |  |  |
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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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|  |  | **6.投资账户信息** |  |
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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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| 托管账户 |

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| 兴业理财托管专户天天万利宝稳利5号净值型N款 |

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|  | 兴业银行股份有限公司 |  |  |
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