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|  | 兴业银行天天万利宝稳利5号净值型理财产品T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T款 2021年半年度报告** | | | | | |  |
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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：2021年9月23日 | | | |  |  |
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|  |  |  |  | **目 录** | |  |  |  |  |
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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T款 | | |  |
|  | 产品代码 | | 9K219062 | | |  |
|  | 全国银行业理财信息登记系统登记编码 | | Z7002020000047 | | |  |
|  | 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 | | 13,174,992,051.12份 | | |  |
|  | 业绩比较基准 | | 无 | | |  |
|  | 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 | | |  |
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|  | **§ 三. 产品收益表现** | | | | | | | | |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  | 产品9K219062自起息日以来，累计净值增长率为12.0000%，年化累计净值增长率为8.5547%。 报告期末，产品净值表现具体如下： | | | | | | |  |  |  |
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|  | **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 | 1.07000 | | 1.12000 | | | 14,097,282,311.61 | |  |  |
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|  | **§ 四. 产品投资经理简介** | | | | | | | | |  |
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|  | 罗琦先生，上海财经大学硕士，10年券商和银行债券投资交易经验。2019年加入兴业银行资管，担任债券投资经理，主要负责纯债和股债混合产品投资管理工作。目前管理多只银行净值型理财产品，投资风格稳健，过往业绩优异。对宏观及利率走势有深入的研究，注重各类资产风险收益比，善于利用各类策略获取超额收益。  董国明先生，中国科学院研究生院理学硕士，2013年加入兴业银行，金融从业12年，曾在光大银行等机构任投资经理，现任资产管理事业部权益投资团队主管。 | | | | | | | | |  |
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|  | **§ 五. 报告期内产品的投资策略和运作分析** | | | | | | | | |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  | 一、市场观点  固收方面，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。  权益方面，二季度A股市场震荡走高，但上行仍受制于前期高点。2021年上半年分板块看，钢铁、采掘、化工、银行、有色、电气设备等板块表现较强，而非银金融、军工、家电、农业、地产、通信等板块表现较弱。从经济基本面来看，上半年国内外疫情虽有局部的反复，但整体都处在全球共振复苏的趋势之中。中国经济表现亮点较多，1-5月出口同比增长40.2%，出口的旺盛需求带动相应制造业产业链不断复苏，1-5月工业增加值增速达到17.8%，制造业投资增速达到20.4%，都已经超过或接近2019年疫情前的水平。同时，随着疫苗接种不断提速，受到疫情冲击最大的消费也在持续温和修复。  二、上半年运作回顾 | | | | | | | | |  |
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|  | 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。  三、下半年投资策略  固收方面，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。  权益方面，展望2021年下半年，我们认为经济量价齐升，恢复斜率最快的阶段已经过去，整体将进入平稳发展的阶段。流动性从中性转紧，反应在下半年的股市上，意味着盈利向上加上估值向下，体现出明显的结构性特征，整体呈现宽幅震荡走势，股市的预期回报仍然不高，需要继续进行估值、行业、风格上的均衡，把握结构性机会。展望长期，我们对于中国经济、对于A股市场充满信心，这次疫情大背景下中国经济、尤其是中国制造业展现出了强劲的韧性和全球竞争力。同时，制造业为代表的产业升级必将扩大中产阶级群体，更多人追求更健康及更高质量的生活方式，叠加技术创新下的效率提升以及基础设施完备后的商业模式进化，都对国内大消费带来不可多得的机会。因此，对于绝对收益的产品，一方面我们将以更严苛的要求选择基金，另一方面我们将在大波动中择机把握结构性机会。对于相对收益产品，我们更多通过选择优秀基金实现持续稳定的Alpha。 | | | | |  |  |
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|  | **§ 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 | | |  | | --- | | 4.90 | | |  | | --- | | -- | | | |  | | --- | | 2 | | |  | | --- | | 债券投资 | | |  | | --- | | 79.08 | | |  | | --- | | -- | | | |  | | --- | | 3 | | |  | | --- | | 权益投资 | | |  | | --- | | 16.02 | | |  | | --- | | -- | | | |  | | --- | |  | | |  | | --- | | 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。 | | | |  |
|  |  |  |  |  |  |
|  | **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 | | |  | | --- | | 21中国银行CD014 | | |  | | --- | | 1,050,000,000.00 | | |  | | --- | | 7.23 | | | |  | | --- | | 2 | | |  | | --- | | 18建设银行二级02 | | |  | | --- | | 600,000,000.00 | | |  | | --- | | 4.38 | | | |  | | --- | | 3 | | |  | | --- | | Z存放同业（线上）20210209001 | | |  | | --- | | 500,000,000.00 | | |  | | --- | | 3.55 | | | |  | | --- | | 4 | | |  | | --- | | 21浦发银行CD069 | | |  | | --- | | 500,000,000.00 | | |  | | --- | | 3.47 | | | |  | | --- | | 5 | | |  | | --- | | 21农业银行CD041 | | |  | | --- | | 500,000,000.00 | | |  | | --- | | 3.45 | | | |  | | --- | | 6 | | |  | | --- | | 21光大银行CD084 | | |  | | --- | | 500,000,000.00 | | |  | | --- | | 3.45 | | | |  | | --- | | 7 | | |  | | --- | | 21北京银行CD058 | | |  | | --- | | 500,000,000.00 | | |  | | --- | | 3.44 | | | |  | | --- | | 8 | | |  | | --- | | 21中信银行CD050 | | |  | | --- | | 450,000,000.00 | | |  | | --- | | 3.10 | | | |  | | --- | | 9 | | |  | | --- | | 21农业银行CD022 | | |  | | --- | | 400,000,000.00 | | |  | | --- | | 2.76 | | | |  | | --- | | 10 | | |  | | --- | | 21农业银行CD014 | | |  | | --- | | 300,000,000.00 | | |  | | --- | | 2.08 | | | | | |  |
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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** | | | |  |  | | --- | --- | | 9K219062 |  | | |  | | --- | | 18五矿MTN001 | | |  | | --- | | 100,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K219062 |  | | |  | | --- | | 20云投MTN003 | | |  | | --- | | 40,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K219062 |  | | |  | | --- | | 21凤城河CP001 | | |  | | --- | | 10,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K219062 |  | | |  | | --- | | 18甘国投MTN002 | | |  | | --- | | 90,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K219062 |  | | |  | | --- | | 19乌城投MTN002 | | |  | | --- | | 60,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K219062 |  | | |  | | --- | | 19甘交建MTN001 | | |  | | --- | | 50,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K219062 |  | | |  | | --- | | 20晋焦煤MTN006 | | |  | | --- | | 40,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K219062 |  | | |  | | --- | | 20豫交投MTN003 | | |  | | --- | | 140,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K219062 |  | | |  | | --- | | 20鲁黄金MTN004 | | |  | | --- | | 30,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K219062 |  | | |  | | --- | | 21九龙江PPN001 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K219062 |  | | |  | | --- | | 21建安投资CP002 | | |  | | --- | | 10,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K219062 |  | | |  | | --- | | 18兴业资产PPN001 | | |  | | --- | | 50,000,000.00 | | |  | | --- | | 兴业银行股份有限公司、兴业资产管理有限公司 | | | |  |  | | --- | --- | | 9K219062 |  | | |  | | --- | | 18淮安交控PPN001 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K219062 |  | | |  | | --- | | 18越秀集团MTN006 | | |  | | --- | | 50,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K219062 |  | | |  | | --- | | 19淮安交通PPN001 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K219062 |  | | |  | | --- | | 20思明国控MTN003 | | |  | | --- | | 30,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K219062 |  | | |  | | --- | | 20邹城资产MTN002 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K219062 |  | | |  | | --- | | 21富皋万泰PPN001 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K219062 |  | | |  | | --- | | 21常德城投PPN001 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K219062 |  | | |  | | --- | | 21张保实业SCP002 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K219062 |  | | |  | | --- | | 21衡阳城投PPN002 | | |  | | --- | | 30,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K219062 |  | | |  | | --- | | 21通商租赁MTN002 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | | | | |  |
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|  | 兴业银行天天万利宝稳利5号净值型理财产品T款2021年半年度报告 | | | | | |  |  |
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|  | |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | | |  |  | | --- | --- | | 9K219062 |  | | |  | | --- | | 21高淳国资SCP002 | | |  | | --- | | 10,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K219062 |  | | |  | | --- | | 20厦门国贸ABN002优先 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K219062 |  | | |  | | --- | | 20金泰国贸ABN001优先 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K219062 |  | | |  | | --- | | 19中国华融债01(品种一) | | |  | | --- | | 140,000,000.00 | | |  | | --- | | 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** | | | |  |  | | --- | --- | | 9K219062 |  | | |  | | --- | | 18兴业资产PPN001 | | |  | | --- | | 50,000,000.00 | | |  | | --- | | 买入 | | |  | | --- | | 兴业资产管理有限公司 | | | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  | 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 | | |  | | --- | | 051010100100926218 | | |  | | --- | | 兴业理财托管专户天天万利宝稳利5号T款 | | | | | | | |  |
|  |  |  |  |  |  |  |  |  |
|  | 兴银理财有限责任公司 | | | | | |  |  |
|  | 2021年9月23日 | | | | | |  |  |
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