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|  | 兴银理财天天万利宝稳利3号净值型理财产品O款2021年年度报告 | | | | | | | | | | | | | | |  |
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|  | **兴银理财天天万利宝稳利3号净值型理财产品O款 2021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：2022年5月11日 | | | | | | |  | | |  |
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|  | 兴银理财天天万利宝稳利3号净值型理财产品O款2021年年度报告 | | | | | | | | | | | | | | |  |
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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. 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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|  | 兴银理财天天万利宝稳利3号净值型理财产品O款2021年年度报告 | | | | | | | | | | | | | | |  |
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|  | **§ 一. 重要提示** | | | | | | | | | | | | | | |  |
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|  | 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 | | | | | | | 兴银理财天天万利宝稳利3号净值型理财产品O款 | | | | | | | |  |
|  | 产品代码 | | | | | | | 9K212013 | | | | | | | |  |
|  | 全国银行业理财信息登记系统登记编码 | | | | | | | Z7002020000060 | | | | | | | |  |
|  | 产品运作方式 | | | | | | | 封闭式 | | | | | | | |  |
|  | 产品募集方式 | | | | | | | 公募 | | | | | | | |  |
|  | 投资类型 | | | | | | | 固定收益类 | | | | | | | |  |
|  | 报告期末产品份额总额 | | | | | | | 1,900,000,000份 | | | | | | | |  |
|  | 业绩比较基准 | | | | | | | -- | | | | | | | |  |
|  | 投资币种 | | | | | | | 人民币 | | | | | | | |  |
|  | 风险等级 | | | | | | | R2 | | | | | | | |  |
|  | 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 | | | | | | | |  |
|  | |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | | |  |  | | --- | --- | | 下属子份额的销售名称 |  | | |  | | --- | | 下属子份额的销售代码 | | |  | | --- | | 报告期末下属子份额的产品份额总数 | | | |  | | --- | | 稳利3号O款(A类) | | |  | | --- | | 9K212113 | | |  | | --- | | 1,000,000,000.00 | | | |  | | --- | | 稳利3号O款(B类) | | |  | | --- | | 9K212213 | | |  | | --- | | 700,000,000.00 | | | |  | | --- | | 稳利3号O款(C类) | | |  | | --- | | 9K212313 | | |  | | --- | | 200,000,000.00 | | | | | | | | | | | | | | | | |  |
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|  | 兴银理财天天万利宝稳利3号净值型理财产品O款2021年年度报告 | | | | | | | | | | | | | | |  | | | |  |
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|  | **§ 三. 产品收益表现** | | | | | | | | | | | | | | |  | | | |  |
|  |  | |  | | | |  | | |  | |  | |  | |  | | | |  |
|  |  | | 产品9K212113自成立日以来，累计净值增长率为6.5200%，年化累计净值增长率为3.8508%。 产品9K212213自成立日以来，累计净值增长率为6.4510%，年化累计净值增长率为3.8101%。 产品9K212313自成立日以来，累计净值增长率为6.3640%，年化累计净值增长率为3.7587%。 报告期末，产品净值表现具体如下： | | | | | | | | | | |  | |  | | | |  |
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|  |  | | |  |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | |  |  | | --- | --- | | 销售代码 |  | | |  | | --- | | 估值日期 | | |  | | --- | | 产品份额净值 | | |  | | --- | | 产品累计净值 | | |  | | --- | | 产品资产净值 | | | |  |  | | --- | --- | | 9K212113 |  | | |  | | --- | | 2021年12月31日 | | |  | | --- | | 1.06520 | | |  | | --- | | 1.06520 | | |  | | --- | | 1,065,204,268.39 | | | |  |  | | --- | --- | | 9K212213 |  | | |  | | --- | | 2021年12月31日 | | |  | | --- | | 1.06451 | | |  | | --- | | 1.06451 | | |  | | --- | | 745,155,279.08 | | | |  |  | | --- | --- | | 9K212313 |  | | |  | | --- | | 2021年12月31日 | | |  | | --- | | 1.06364 | | |  | | --- | | 1.06364 | | |  | | --- | | 212,727,458.08 | | | | | | | | | | | | | | | | | | |  |
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|  | **§ 四. 产品投资经理简介** | | | | | | | | | | | | | | |  | | | |  |
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|  | 金晶女士，现任兴银理财专户投资部负责人，专户投资总监。毕业于对外经济贸易大学金融学硕士，拥有14年固定收益投资经验，于2007年加入兴业银行，历任兴业银行资金营运中心债券交易员、兴业银行资产管理部债券投资经理，投资团队主管。目前管理包括“稳利”系列开放式产品、多家大型企金专户定制产品，产品管理规模近800亿，得到客户高度认可。具有丰富的固定收益产品管理经验，风格稳健，对宏观及利率走势有较为深入的研判，擅长根据市场研判灵活运用多种投资策略，业绩优异。 | | | | | | | | | | | | | | |  | | | |  |
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|  | **§ 五. 报告期内产品的投资策略和运作分析** | | | | | | | | | | | | | | |  | | | |  |
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|  | 一、市场观点  债券市场受资金面波动和供给错位等多方面影响，2021年国内债市主线是融资收缩背景下结构性资产荒驱动债市走出一轮小牛市。  上半年债市看空做多，呈现震荡下行态势。1月初，央行跨年维稳，收益率震荡下行；1月中旬至春节前，央行OMO缩量，资金市场“钱荒”再现，叠加海外通胀加剧，债市剧烈调整，市场一致预期后期走势不容乐观。春节后，资金面超预期稳定、经济复苏趋缓、地方债发行滞后，利空因素低于预期，机构欠配下市场“看空做多”，收益率整体下行；6月初地方债供给提速，资金面小幅收敛，部分机构止盈离场，收益率触底上行。  下半年债市多空因素交织，两轮降准驱动债券市场向下突破。7月初央行意外降准，带动收益率出现一轮显著下行，10年国债一度下探至2.79%年度低点。2021年8月监管机构对理财产品使用摊余成本法计量作出窗口指导，要求存量理财产品在10月底完成整改，信用债受此冲击自9月开始下跌，加上9月PPI刷新近年来高位刷新纪录、央 | | | | | | | | | | | | | | |  | | | |  |
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|  | 兴银理财天天万利宝稳利3号净值型理财产品O款2021年年度报告 | | | | | | | | | | | | | | |  | |  |
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|  | 行官员提及十年国债处于偏低位置，市场降准预期明显减弱，利率债在四季度初开始加速下跌，10年国债收益率自四季度初的2.87%大幅上行至3.05%一线，信用债收益率普遍从8月底低位上行20-40bp。  随后央行行长易纲表示PPI将在年内走低，经济高频数据显示经济下行压力加大以及宽松资金面的助推下，市场收益率重回下行通道。12月央行再度降准、降息，经济稳增长压力凸显，债券收益率再度向下突破，收益率水平一路下行至年内低位。  展望明年一季度，对于债券市场，我们整体保持中性略偏乐观的态度。刚刚结束的中央经济工作会议提出当前经济面临“需求收缩、供给冲击、预期转弱”三重压力。在防疫措施与居民收入增速放缓的背景下，消费仍难快速恢复，出口在替代效应减弱以及高基数的影响下对经济拉动作用将减弱，房地产产业链压力不减，政策重心在明年一季度仍将是稳增长。政策基调仍可能是宽货币、宽信用，历史上双宽政策周期中债券表现强的概率较高。考虑到明年一季度美联储加息可能性不高，国内货币政策仍处于宽松窗口，我们认为债券市场仍有参与机会。  二、2021年运作回顾  专户产品运作回顾：  利用专户产品投资限制少、封闭运作、追求绝对收益等特点，采取久期先于杠杆（优先通过对久期的选择调整组合进攻和防御状态）、配置先于交易（票息策略优先，为组合提供更厚安全垫，保障净值平稳增长）、信用优于利率（利用信用债票息高、久期暴露等优势，实现组合较高静态收益，并挖掘区域利差、一二级定价偏离等投资机会）等核心策略。  今年以来，专户产品采取中性久期加高杠杆的策略，挖掘曲线凸点骑乘收益。负债策略方面，稳步增加交易所回购、拉长回购期限锁定资金成本，提升杠杆策略效果。我们利用专户产品期限较长、负债稳定等优势，我们在市场上行阶段建仓高收益资产，把握市场调整的建仓机会。今年9-10月，债券市场持续调整，我们稳步增配高性价比券种，抓住了高等级中长久期债券、利率债和存单的行情，赚取了稳定票息收益的同时，获取资本利得。  三、2022年一季度投资策略  展望一季度，产品将继续保持稳健的投资风格：  1、发挥票息策略优势，同时维持中性偏积极的杠杆水平与中性偏积极的组合久期。  2、开放式产品优化资产配置结构，估值整改背景下控制产品收益波动。  3、专户产品保持久期中性，积极运用杠杆策略，把握行业利差、区域利差变化的收益挖掘机会和利率反弹时的配置机会。  4、关注货币政策边际变化和稳增长措施落地带来的交易机会。 | | | | | | | | | | | | | | |  | |  |
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|  | **§ 六. 理财托管机构报告** | | | | | | | | | | | | | | |  | |  |
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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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|  | 兴银理财天天万利宝稳利3号净值型理财产品O款2021年年度报告 | | | | | | | | | | | | | | |  | |  | |  |
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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2021年12月31日的资产负债表，2021年度的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，并出具审计报告。 | | | | | | | | | | | | | | |  | |  | |  |
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|  | **§ 八. 投资组合情况** | | | | | | | | | | | | | | |  | |  | |  |
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|  |  | **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 | | |  | | --- | | 23.62 | | |  | | --- | | -- | | | |  | | --- | | 2 | | |  | | --- | | 债券投资 | | |  | | --- | | 76.38 | | |  | | --- | | -- | | | |  | | --- | |  | | |  | | --- | | 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** | | |  | | --- | | **资产规模** | | |  | | --- | | **占产品资产净值的比例（%）** | | | |  | | --- | | 1 | | |  | | --- | | 中国工商银行贵阳分行大额存单20210326001 | | |  | | --- | | 500,000,000.00 | | |  | | --- | | 24.71 | | | |  | | --- | | 2 | | |  | | --- | | 21苏元01 | | |  | | --- | | 100,995,400.00 | | |  | | --- | | 4.99 | | | | | | | | | | | | | | | | | | |  |
|  |  |  |  | | | |  | | |  | |  | | | |  | |  | |  |
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|  | 兴银理财天天万利宝稳利3号净值型理财产品O款2021年年度报告 | | | | | | | | | | | | | | |  | | | |  |
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|  |  | | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | |  | | --- | | 3 | | |  | | --- | | 20陕金01 | | |  | | --- | | 100,018,187.94 | | |  | | --- | | 4.94 | | | |  | | --- | | 4 | | |  | | --- | | 15投资01 | | |  | | --- | | 90,958,050.00 | | |  | | --- | | 4.50 | | | |  | | --- | | 5 | | |  | | --- | | 20天投G1 | | |  | | --- | | 60,574,140.00 | | |  | | --- | | 2.99 | | | |  | | --- | | 6 | | |  | | --- | | 21湘江01 | | |  | | --- | | 60,320,666.72 | | |  | | --- | | 2.98 | | | |  | | --- | | 7 | | |  | | --- | | 19环球03 | | |  | | --- | | 50,175,178.21 | | |  | | --- | | 2.48 | | | |  | | --- | | 8 | | |  | | --- | | 21桂投资SCP005 | | |  | | --- | | 50,042,950.00 | | |  | | --- | | 2.47 | | | |  | | --- | | 9 | | |  | | --- | | 19贵州高速MTN001 | | |  | | --- | | 50,017,407.30 | | |  | | --- | | 2.47 | | | |  | | --- | | 10 | | |  | | --- | | 18安租04 | | |  | | --- | | 50,000,446.87 | | |  | | --- | | 2.47 | | | | | | | | | | | | | | | | | | |  |
|  |  | |  | |  | |  | | |  | |  | | | |  | | | |  |
|  | **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** | | | |  |  | | --- | --- | | 9K212013 |  | | |  | | --- | | 21兴信01 | | |  | | --- | | 40,000,000.00 | | |  | | --- | | 兴业国信资产管理有限公司 | | | |  |  | | --- | --- | | 9K212013 |  | | |  | | --- | | 21金地MTN002 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K212013 |  | | |  | | --- | | 21金地MTN003 | | |  | | --- | | 10,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K212013 |  | | |  | | --- | | 19陕有色MTN003 | | |  | | --- | | 30,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K212013 |  | | |  | | --- | | 21桂投资SCP005 | | |  | | --- | | 50,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K212013 |  | | |  | | --- | | 21湖北文旅CP002 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K212013 |  | | |  | | --- | | 19贵州高速MTN001 | | |  | | --- | | 50,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K212013 |  | | |  | | --- | | 21陕投集团MTN007 | | |  | | --- | | 40,000,000.00 | | |  | | --- | | 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** | | | |  |  | | --- | --- | | 9K212013 |  | | |  | | --- | | 21兴信01 | | |  | | --- | | 40,000,000.00 | | |  | | --- | | 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 | | | | | | | | | | |  | | | |  |
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|  | 兴银理财天天万利宝稳利3号净值型理财产品O款2021年年度报告 | | | | | | | | | | | | | | |  | | | |  |
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|  | |  |  |  | | --- | --- | --- | | |  |  | | --- | --- | | 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 | | |  | | --- | | 051010100100994375 | | |  | | --- | | 兴银理财天天万利宝稳利3号净值型理财产品O款 | | | | | | | | | | | | | | | | | | |  |
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|  | 兴银理财有限责任公司 | | | | | | | | | | | | | | |  | | | |  |
|  | 2022年5月11日 | | | | | | | | | | | | | | |  | | | |  |
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