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|  | 兴业银行添利3号净值型理财产品2022年半年度报告 | | | | | |  |
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|  | **兴业银行添利3号净值型理财产品 2022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：2022年9月21日 | | | |  |  |
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|  | 兴业银行添利3号净值型理财产品2022年半年度报告 | | | | | | | |  |
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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。 | | | | |  |
|  |  |  |  |  |  |  |
|  | **§ 二. 产品基本情况** | | | | |  |
|  |  |  |  |  |  |  |
|  | 产品名称 | | 兴业银行添利3号净值型理财产品 | | |  |
|  | 产品代码 | | 90318012 | | |  |
|  | 全国银行业理财信息登记系统登记编码 | | Z7002020000003 | | |  |
|  | 产品运作方式 | | 开放式 | | |  |
|  | 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 | | 39,315,893,916.21份 | | |  |
|  | 业绩比较基准 | | 3.50% | | |  |
|  | 投资币种 | | 人民币 | | |  |
|  | 风险等级 | | R1 | | |  |
|  | 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 | | | |  | | --- | | 添利日日生金（新客专属） | | |  | | --- | | 91318012 | | |  | | --- | | 14,268,358,677.95 | | | |  | | --- | | 添利日日生金（代发/平台专属） | | |  | | --- | | 91318013 | | |  | | --- | | 4,690,325,049.39 | | | |  | | --- | | 添利兴财付 | | |  | | --- | | 91318014 | | |  | | --- | | 1,701,842,331.41 | | | | | | |  |
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|  | 兴业银行添利3号净值型理财产品2022年半年度报告 | | | | |  |  |
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|  | |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | | |  |  | | --- | --- | | 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 | | | |  | | --- | | 添利日添金 | | |  | | --- | | 91318015 | | |  | | --- | | 58,472,466.71 | | | |  | | --- | | 添利私享 | | |  | | --- | | 91318016 | | |  | | --- | | 2,581,918,643.97 | | | |  | | --- | | 添利日日鑫 | | |  | | --- | | 91318017 | | |  | | --- | | 3,586,872,355.80 | | | |  | | --- | | 添利小微 | | |  | | --- | | 9B319011 | | |  | | --- | | 12,428,104,390.98 | | | | | | |  |  |
|  |  |  |  |  |  |  |  |
|  | **§ 三. 产品收益表现** | | | | |  |  |
|  |  |  |  |  |  |  |  |
|  | 报告期内，91318012七日年化收益率均值2.8482%，91318013七日年化收益率均值2.8479%，91318014七日年化收益率均值2.6950%，91318015七日年化收益率均值2.6938%，91318016七日年化收益率均值2.8466%，91318017七日年化收益率均值2.8493%，9B319011七日年化收益率均值2.8484%。同期业绩比较基准如下： | | | | |  |  |
|  |  |  |  |  |  |  |  |
|  | |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | | |  |  | | --- | --- | | **产品代码** |  | | |  | | --- | | **适用期间** | | |  | | --- | | **业绩比较基准** | | | |  |  | | --- | --- | | 90318012 |  | | |  | | --- | | 2022-01-01至2022-06-30 | | |  | | --- | | 3.50% | | | |  |  | | --- | --- | | 91318012 |  | | |  | | --- | | 2022-01-01至2022-06-30 | | |  | | --- | | 1.35% | | | |  |  | | --- | --- | | 91318013 |  | | |  | | --- | | 2022-01-01至2022-06-30 | | |  | | --- | | 3.50% | | | |  |  | | --- | --- | | 91318014 |  | | |  | | --- | | 2022-01-01至2022-06-30 | | |  | | --- | | 通知存款七天+浮动基数0% | | | |  |  | | --- | --- | | 91318015 |  | | |  | | --- | | 2022-01-01至2022-06-30 | | |  | | --- | | 通知存款七天+浮动基数0% | | | |  |  | | --- | --- | | 91318016 |  | | |  | | --- | | 2022-01-01至2022-06-30 | | |  | | --- | | 通知存款七天+浮动基数0% | | | |  |  | | --- | --- | | 91318017 |  | | |  | | --- | | 2022-01-01至2022-06-30 | | |  | | --- | | 通知存款七天+浮动基数0% | | | |  |  | | --- | --- | | 9B319011 |  | | |  | | --- | | 2022-01-01至2022-06-30 | | |  | | --- | | 通知存款七天+浮动基数0% | | | | | |  |  |  |
|  | 报告期末，产品收益具体如下： | | | | | |  |
|  | |  |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | |  |  | | --- | --- | | 产品代码 |  | | |  | | --- | | 估值日期 | | |  | | --- | | 万份收益 | | |  | | --- | | 七日年化收益率 | | |  | | --- | | 产品资产净值 | | | |  |  | | --- | --- | | 90318012 |  | | |  | | --- | | 2022年6月30日 | | |  | | --- | | 0.8254 | | |  | | --- | | 2.8010% | | |  | | --- | | 39,315,893,916.21 | | | | | | |  |  |
|  | |  |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | |  |  | | --- | --- | | 销售代码 |  | | |  | | --- | | 估值日期 | | |  | | --- | | 万份收益 | | |  | | --- | | 七日年化收益率 | | |  | | --- | | 产品资产净值 | | | |  |  | | --- | --- | | 91318012 |  | | |  | | --- | | 2022年6月30日 | | |  | | --- | | 0.8231 | | |  | | --- | | 2.8060% | | |  | | --- | | 14,268,358,677.95 | | | |  |  | | --- | --- | | 91318013 |  | | |  | | --- | | 2022年6月30日 | | |  | | --- | | 0.8237 | | |  | | --- | | 2.8080% | | |  | | --- | | 4,690,325,049.39 | | | | | | |  |  |
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|  | 兴业银行添利3号净值型理财产品2022年半年度报告 | | | | |  |  |
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|  | **§ 四. 产品投资经理简介** | | | | |  |  |
|  |  |  |  |  |  |  |  |
|  |  | 杨懿女士，北京大学理学、经济学双学士、金融硕士，4年固定收益投资交易经验。2020年加入兴银理财，从事固定收益投资管理工作，协助管理总规模逾千亿，善于大资金的资产配置和流动性管理。现担任“兴业银行添利3号净值型理财产品”、“兴业银行添利新私享净值型理财产品”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** | | | | |  |  |
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|  | 上半年长端利率整体在多重因素影响下呈震荡走势，10Y国债收益率在2.65-2.85%区间窄幅波动，1月受央行降息和信贷弱化影响下最低下行至2.68%，2-3月中旬信贷开门红和部分城市地产需求端政策松绑引发宽信用预期，收益率上行至阶段高点2.85%。3月下旬以来受疫情影响供应链受损、经济预期转弱，收益率下行至2.74%，后续降准不及预期叠加上海疫情出现拐点，4月底重新站上2.85%。5月尽管政策会议稳增长暖风频吹，但受社融坍塌、经济数据弱、5Y LPR超预期下调等影响，收益率震荡下行至2.7%。6月以来上海复工复产，在季度末资金面收紧、宽财政预期升温、PMI指数回暖的背景下，利率再次上行至2.85%附近。流动性方面，年初以来稳增长基调下货币政策先行，降准、降息等总量政策和结构性货币政策并举，整体呈现流动性宽松的格局。二季度受降准及央行上缴利润、财政投放等影响，流动性更加宽松，隔夜利率长期处于1.5%以下。长端震荡承压、短端交易拥挤，收益率曲线陡峭化。 | | | | |  |  |
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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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|  | 兴业银行添利3号净值型理财产品2022年半年度报告 | | | | | |  |  |  |
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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** | | |  | | --- | | **直接投资占产品总资产的比例（%）** | | |  | | --- | | **间接投资占产品总资产的比例（%）** | | | |  | | --- | | 1 | | |  | | --- | | 现金及存款 | | |  | | --- | | 39.62 | | |  | | --- | | 41.65 | | | |  | | --- | | 2 | | |  | | --- | | 买入返售金融资产 | | |  | | --- | | 2.04 | | |  | | --- | | 2.09 | | | |  | | --- | | 3 | | |  | | --- | | 债券投资 | | |  | | --- | | 56.14 | | |  | | --- | | 56.26 | | | |  | | --- | | 4 | | |  | | --- | | 委外投资 | | |  | | --- | | 2.20 | | |  | | --- | | 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** | | |  | | --- | | **资产规模** | | |  | | --- | | **占产品资产净值的比例（%）** | | | |  | | --- | | 1 | | |  | | --- | | 工商银行杭州分行定期存款20220228001 | | |  | | --- | | 3,000,000,000.00 | | |  | | --- | | 7.63 | | | |  | | --- | | 2 | | |  | | --- | | 中国工商银行定期存款20220222 | | |  | | --- | | 3,000,000,000.00 | | |  | | --- | | 7.63 | | | |  | | --- | | 3 | | |  | | --- | | 农业银行上海分行活期存款 | | |  | | --- | | 1,500,000,000.00 | | |  | | --- | | 3.82 | | | |  | | --- | | 4 | | |  | | --- | | 新华资产-明鑫一号资产管理产品 | | |  | | --- | | 1,077,479,642.50 | | |  | | --- | | 2.74 | | | |  | | --- | | 5 | | |  | | --- | | 上海银行大额存单20190929-05 | | |  | | --- | | 1,000,000,000.00 | | |  | | --- | | 2.54 | | | | | | | |  |
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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** | | | |  |  | | --- | --- | | 90318012 |  | | |  | | --- | | 14宿产发MTN001 | | |  | | --- | | 30,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 90318012 |  | | |  | | --- | | 16龙城投资MTN001 | | |  | | --- | | 30,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 90318012 |  | | |  | | --- | | 17滁州城投MTN002 | | |  | | --- | | 10,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 90318012 |  | | |  | | --- | | 17陕煤化MTN004 | | |  | | --- | | 40,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 90318012 |  | | |  | | --- | | 17徐新国资MTN002 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 90318012 |  | | |  | | --- | | 17越秀集团MTN001 | | |  | | --- | | 30,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 90318012 |  | | |  | | --- | | 18福建漳州MTN001 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 90318012 |  | | |  | | --- | | 18福建漳州MTN002 | | |  | | --- | | 50,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 90318012 |  | | |  | | --- | | 18华润置地MTN002B | | |  | | --- | | 40,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 90318012 |  | | |  | | --- | | 18九龙江MTN001 | | |  | | --- | | 50,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 90318012 |  | | |  | | --- | | 18九龙江MTN003 | | |  | | --- | | 25,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 90318012 |  | | |  | | --- | | 18越秀金融MTN002 | | |  | | --- | | 60,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 90318012 |  | | |  | | --- | | 19川能投MTN004A | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 90318012 |  | | |  | | --- | | 19东方债02BC(品种一) | | |  | | --- | | 80,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 90318012 |  | | |  | | --- | | 19建安投资MTN003 | | |  | | --- | | 50,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 90318012 |  | | |  | | --- | | 19巨石GN001 | | |  | | --- | | 50,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | | | | | |  |  |
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|  |  | 5.2 理财产品在报告期内其他关联交易 | | | |  |
|  | |  |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | |  |  | | --- | --- | | **产品代码** |  | | |  | | --- | | **交易标的** | | |  | | --- | | **交易金额（万元）** | | |  | | --- | | **交易类型** | | |  | | --- | | **关联方名称** | | | |  |  | | --- | --- | | 90318012 |  | | |  | | --- | | 19兴业消费金融债01 | | |  | | --- | | 4,000.00 | | |  | | --- | | 授信 | | |  | | --- | | 兴业消费金融股份公司 | | | | | | |  |
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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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|  | |  |  |  | | --- | --- | --- | | |  |  | | --- | --- | | 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 | | |  | | --- | | 051010100100803960 | | |  | | --- | | 兴业理财托管专户添利3号净值型理财产品 | | | | | | |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  |  | **7.理财份额投资人信息** | | | | | | | |  |
|  |  | 7.1期末现金管理类产品前十大份额投资人情况 | | | | | | | |  |
|  |  | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | |  | | --- | | **序号** | | |  | | --- | | **投资者类别** | | |  | | --- | | **持有份额（份）** | | |  | | --- | | **占总份额占比（%）** | | | |  | | --- | | 1 | | |  | | --- | | 机构 | | |  | | --- | | 200,000,000.00 | | |  | | --- | | 0.5088 | | | |  | | --- | | 2 | | |  | | --- | | 机构 | | |  | | --- | | 200,000,000.00 | | |  | | --- | | 0.5088 | | | |  | | --- | | 3 | | |  | | --- | | 机构 | | |  | | --- | | 70,000,000.00 | | |  | | --- | | 0.1781 | | | |  | | --- | | 4 | | |  | | --- | | 机构 | | |  | | --- | | 53,012,576.02 | | |  | | --- | | 0.1349 | | | |  | | --- | | 5 | | |  | | --- | | 机构 | | |  | | --- | | 50,020,798.29 | | |  | | --- | | 0.1273 | | | |  | | --- | | 6 | | |  | | --- | | 机构 | | |  | | --- | | 50,000,000.00 | | |  | | --- | | 0.1272 | | | |  | | --- | | 7 | | |  | | --- | | 机构 | | |  | | --- | | 44,800,000.00 | | |  | | --- | | 0.1140 | | | |  | | --- | | 8 | | |  | | --- | | 机构 | | |  | | --- | | 34,000,000.00 | | |  | | --- | | 0.0865 | | | |  | | --- | | 9 | | |  | | --- | | 机构 | | |  | | --- | | 30,000,000.00 | | |  | | --- | | 0.0763 | | | |  | | --- | | 10 | | |  | | --- | | 机构 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 0.0509 | | | | | | | |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  | **8.影响理财份额投资人决策的其他重要信息** | | | | | | | |  |  |
|  | 8.1报告期内单一投资者持有产品份额达到或者超过该产品总份额20%的情形 | | | | | | | |  |  |
|  | |  |  | | --- | --- | | |  | | --- | | 本产品本报告期无单一投资者持有产品份额达到或者超过该产品总份额20%的情形。 | | | | | | | | | |  |  |
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|  | 兴业银行添利3号净值型理财产品2022年半年度报告 | | | |  |
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|  | 2022年9月21日 | | | |  |
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