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|  | 兴业银行天天万利宝稳利5号U款净值型理财产品2023年第一季度报告 |  |
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|  | **兴业银行天天万利宝稳利5号U款净值型理财产品2023年第一季度报告** |  |
|  |  |  |  |  |  |  |  |
|  |  | 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：2023年4月23日 |  |  |
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|  | 兴业银行天天万利宝稳利5号U款净值型理财产品2023年第一季度报告 |  |
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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. 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U款净值型理财产品2023年第一季度报告 |  |
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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 | 兴业银行天天万利宝稳利5号U款净值型理财产品 |  |
|  | 产品代码 | 9K219063 |  |
|  | 全国银行业理财信息登记系统登记编码 | Z7002020000071 |  |
|  | 产品运作方式 | 开放式 |  |
|  | 产品募集方式 | 公募 |  |
|  | 投资类型 | 混合类 |  |
|  | 报告期末产品份额总额 | 558,620,651.32份 |  |
|  | 业绩比较基准/业绩报酬计提基准 | 中债-新综合财富（1年以下）指数收益率×75%+沪深300指数收益率×25%/-- |  |
|  | 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 |  |
|  |  |  |  |  |  |  |  |
|  | **§ 三. 产品收益表现** |  |
|  |  |  |  |  |  |  |  |
|  | 产品9K219063自成立日以来，累计净值增长率为10.2100%，年化累计净值增长率为3.3244%。报告期末，产品净值表现具体如下： |  |  |
|  |  |  |  |  |  |  |  |
|  |  | 3/ | 6 |  |  |  |

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|  | 兴业银行天天万利宝稳利5号U款净值型理财产品2023年第一季度报告 |  |  |
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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** |  |  |  |
|  | 2023年3月31日 | 1.03210 | 1.10210 | 576,549,803.72 |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |
|  | **§ 四. 产品投资经理简介** |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |
|  |  周宇先生，复旦大学金融学硕士、北京大学金融学学士，9年FOF/MOM从业经验。2016年加入兴业银行资产管理部权益投资团队担任投资经理。曾任工商银行私人银行部权益投资经理 |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |
|  | **§ 五. 报告期内产品的投资策略和运作分析** |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |
|  |  2023年开年宏观经济整体呈现弱复苏的格局，春节后尤其是3月份各类宏观数据环比开始有所回落，相应权益市场出现强预期向弱现实靠拢的格局。与此同时，以GPT3.5和GPT4.0为代表的AI领域出现拐点性机会，广义TMT板块从2月开始出现一轮较大涨幅。基金整体涨幅一般，但TMT领域涨幅较大。 在一季度，考虑到市场整体并未出现较大幅度上涨，因此依然维持较高仓位，积极寻找结构性机会，整体均衡配置。由于在TMT领域中配置比例并不高，因此整体弹性有所不足。 展望未来，我们认为整体权益市场仍然处于可为的格局，宏观经济复苏会带来大部分板块均有盈利修复的投资机会，同时当前市场整体水位并不高。因此仍将保持相对较高的仓位。结构上，各板块之间的涨跌幅差距将会有所收敛，后续一方面关注医药、消费等和宏观经济度相关的板块，另一方面认可AI带来的中长期产业趋势，将密切关注TMT回调后的投资机会。 |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |
|  | **§ 六. 投资组合情况** |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |
|  |  | **1.报告期末产品资产组合情况** |  |
|  |  |  |  |  |  |  |  |  |  |  |  |
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|  | 兴业银行天天万利宝稳利5号U款净值型理财产品2023年第一季度报告 |  |  |
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| --- | --- | --- | --- | --- | --- | --- | --- |
|

|  |
| --- |
| **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 |

 |

|  |
| --- |
| 现金及银行存款 |

 |

|  |
| --- |
| 15.19 |

 |

|  |
| --- |
| 15.20 |

 |
|

|  |
| --- |
| 2 |

 |

|  |
| --- |
| 同业存单 |

 |

|  |
| --- |
| 0.00 |

 |

|  |
| --- |
| 0.27 |

 |
|

|  |
| --- |
| 3 |

 |

|  |
| --- |
| 公募基金 |

 |

|  |
| --- |
| 66.27 |

 |

|  |
| --- |
| 66.27 |

 |
|

|  |
| --- |
| 4 |

 |

|  |
| --- |
| 权益类投资 |

 |

|  |
| --- |
| 6.25 |

 |

|  |
| --- |
| 6.25 |

 |
|

|  |
| --- |
| 5 |

 |

|  |
| --- |
| 拆放同业及债券买入返售 |

 |

|  |
| --- |
| 0.00 |

 |

|  |
| --- |
| 1.47 |

 |
|

|  |
| --- |
| 6 |

 |

|  |
| --- |
| 债券 |

 |

|  |
| --- |
| 1.90 |

 |

|  |
| --- |
| 10.54 |

 |
|

|  |
| --- |
| 7 |

 |

|  |
| --- |
| 委外投资 |

 |

|  |
| --- |
| 10.39 |

 |

|  |
| --- |
| 0.00 |

 |
|

|  |
| --- |
|  |

 |

|  |
| --- |
| 总计 |

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|  |
| --- |
| 100.00 |

 |

|  |
| --- |
| 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** |  |  |
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| --- | --- | --- | --- | --- | --- | --- | --- |
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| --- |
| **序号** |

 |

|  |
| --- |
| **资产名称** |

 |

|  |
| --- |
| **资产规模** |

 |

|  |
| --- |
| **占产品资产净值的比例（%）** |

 |
|

|  |
| --- |
| 1 |

 |

|  |
| --- |
| 兴业基金-兴福2号集合资产管理计划 |

 |

|  |
| --- |
| 60,047,299.96 |

 |

|  |
| --- |
| 10.41 |

 |
|

|  |
| --- |
| 2 |

 |

|  |
| --- |
| 农行优2（农业银行优先股） |

 |

|  |
| --- |
| 36,147,493.77 |

 |

|  |
| --- |
| 6.27 |

 |
|

|  |
| --- |
| 3 |

 |

|  |
| --- |
| 富国泓利纯债债券型发起式证券投资基金 |

 |

|  |
| --- |
| 25,296,175.70 |

 |

|  |
| --- |
| 4.39 |

 |
|

|  |
| --- |
| 4 |

 |

|  |
| --- |
| 华泰柏瑞沪深300ETF-场内（510300.SH） |

 |

|  |
| --- |
| 18,282,510.00 |

 |

|  |
| --- |
| 3.17 |

 |

 |  |  |
|  |  |  |  |  |  |  |  |
|  |  |  | 5/ | 6 |  |  |  |

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|  | 兴业银行天天万利宝稳利5号U款净值型理财产品2023年第一季度报告 |  |  |
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| --- | --- | --- | --- | --- | --- | --- | --- |
|

|  |
| --- |
| 5 |

 |

|  |
| --- |
| 远海租63 |

 |

|  |
| --- |
| 10,982,796.74 |

 |

|  |
| --- |
| 1.90 |

 |
|

|  |
| --- |
| 6 |

 |

|  |
| --- |
| 南方中证500ETF(510500.SH) |

 |

|  |
| --- |
| 10,778,600.39 |

 |

|  |
| --- |
| 1.87 |

 |
|

|  |
| --- |
| 7 |

 |

|  |
| --- |
| 交银施罗德裕隆纯债债券型证券投资基金 |

 |

|  |
| --- |
| 10,014,191.51 |

 |

|  |
| --- |
| 1.74 |

 |
|

|  |
| --- |
| 8 |

 |

|  |
| --- |
| 建信中短债纯债债券型证券投资基金 |

 |

|  |
| --- |
| 10,012,328.19 |

 |

|  |
| --- |
| 1.74 |

 |
|

|  |
| --- |
| 9 |

 |

|  |
| --- |
| 华夏鼎茂债券型证券投资基金 |

 |

|  |
| --- |
| 10,011,239.68 |

 |

|  |
| --- |
| 1.74 |

 |
|

|  |
| --- |
| 10 |

 |

|  |
| --- |
| 鹏华金利债券型证券投资基金 |

 |

|  |
| --- |
| 10,011,034.56 |

 |

|  |
| --- |
| 1.74 |

 |

 |  |  |
|  |  |  |  |  |  |  |  |  |
|  | **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** |  |

 |

|  |
| --- |
| **资产名称** |

 |

|  |
| --- |
| **资产面额（元）** |

 |

|  |
| --- |
| **承销商/发行人** |

 |

 |  |  |
|  |

|  |  |  |
| --- | --- | --- |
|

|  |  |
| --- | --- |
| 无 |  |

 |

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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** |

 |
|

|  |  |
| --- | --- |
| 9K219063 |  |

 |

|  |
| --- |
| 兴业基金-兴福2号集合资产管理计划 |

 |

|  |
| --- |
| 1.02 |

 |

|  |
| --- |
| 管理费 |

 |

|  |
| --- |
| 兴业基金管理有限公司 |

 |

 |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  | 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 |  |

 |

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|  |  |  |  |  |  |  |  |  |
|  |  | **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 |

 |

|  |
| --- |
| 051010100100956949 |

 |

|  |
| --- |
| 兴业理财托管专户天天万利宝稳利5号净值型U款 |

 |

 |  |
|  |  |  |  |  |  |  |  |  |
|  | 兴银理财有限责任公司 |  |  |
|  | 2023年4月23日 |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  | 6/ | 6 |  |  |  |