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|  | 天天万利宝稳利5号净值型理财产品B款2023年第一季度报告 |  |
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|  | **天天万利宝稳利5号净值型理财产品B款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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|  | 天天万利宝稳利5号净值型理财产品B款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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|  | 天天万利宝稳利5号净值型理财产品B款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 | 天天万利宝稳利5号净值型理财产品B款 |  |
|  | 产品代码 | 9K218052 |  |
|  | 全国银行业理财信息登记系统登记编码 | Z7002020000043 |  |
|  | 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 | 626,399,240.07份 |  |
|  | 业绩比较基准/业绩报酬计提基准 | 4.00%--6.00%/6.00% |  |
|  | 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9K218052自成立日以来，累计净值增长率为18.1840%，年化累计净值增长率为4.7374%。报告期末，产品净值表现具体如下： |  |  |
|  |  |  |  |  |  |  |  |
|  |  | 3/ | 6 |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |
|  | 天天万利宝稳利5号净值型理财产品B款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 | 1.01622 | 1.18184 | 636,560,831.25 |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |
|  | **§ 四. 产品投资经理简介** |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |
|  |  吴为先生，西南财经大学数学、经济学双学士，新南威尔士大学精算硕士，FRM。19年加入兴银理财，曾任兴业研究基金研究员，7年金融从业经验。现任兴银理财权益投资部投资经理。 |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |
|  | **§ 五. 报告期内产品的投资策略和运作分析** |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |
|  |  2022年维持中枢偏低仓位运作，年底开始逐步加仓至中枢仓位偏上运作。权益市场整体估值仍不高，A股处于较好的布局期，今明两年经济复苏，市场整体积极可为。一季度主要加仓方向为消费、医药、TMT、军工及部分阶段性低估值行业，仓位相对过往更加灵活，行业轮动更加积极。其中AI作为产业革命，会是未来较长时间市场交易和关注的主线，但当前交易较为拥挤，智能涌现能否复现仍存疑，未来若版块调整后会积极寻找配置机会。当下更多关注顺周期方向，阶段性市场对经济的谨慎和主题炒作给予了顺周期较好的投资性价比，包括偏复苏方向的医药消费等，同时锂电产业链陆续出清，下半年或择机加仓。风险主要关注中美及地缘因素带来的产业趋势、出口订单等变化。 |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |
|  | **§ 六. 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 |

 |

|  |
| --- |
| 现金及银行存款 |

 |

|  |
| --- |
| 2.52 |

 |

|  |
| --- |
| -- |

 |
|

|  |
| --- |
| 2 |

 |

|  |
| --- |
| 公募基金 |

 |

|  |
| --- |
| 65.34 |

 |

|  |
| --- |
| -- |

 |
|

|  |
| --- |
| 3 |

 |

|  |
| --- |
| 债券 |

 |

|  |
| --- |
| 4.78 |

 |

|  |
| --- |
| -- |

 |
|

|  |
| --- |
| 4 |

 |

|  |
| --- |
| 非标准化债权类资产 |

 |

|  |
| --- |
| 27.36 |

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| --- |
| -- |

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|

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| --- |
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|  |
| --- |
| 总计 |

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|  |
| --- |
| 100.00 |

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| --- |
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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。 |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  | 4/ | 6 |  |  |  |  |  |
|  |  |  |  |  |  |
|  | 天天万利宝稳利5号净值型理财产品B款2023年第一季度报告 |  |
|  |  |  |  |  |  |
|  |  |  |
|  | **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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| --- | --- | --- | --- | --- | --- | --- | --- |
|

|  |
| --- |
| **序号** |

 |

|  |
| --- |
| **资产名称** |

 |

|  |
| --- |
| **资产规模** |

 |

|  |
| --- |
| **占产品资产净值的比例（%）** |

 |
|

|  |
| --- |
| 1 |

 |

|  |
| --- |
| 22云南能源01 |

 |

|  |
| --- |
| 121,195,982.47 |

 |

|  |
| --- |
| 19.04 |

 |
|

|  |
| --- |
| 2 |

 |

|  |
| --- |
| 22兴泰金融MTN002 |

 |

|  |
| --- |
| 30,513,163.97 |

 |

|  |
| --- |
| 4.79 |

 |
|

|  |
| --- |
| 3 |

 |

|  |
| --- |
| 22岳阳城投01 |

 |

|  |
| --- |
| 28,066,145.97 |

 |

|  |
| --- |
| 4.41 |

 |
|

|  |
| --- |
| 4 |

 |

|  |
| --- |
| 22诸暨城乡09 |

 |

|  |
| --- |
| 25,242,200.68 |

 |

|  |
| --- |
| 3.97 |

 |
|

|  |
| --- |
| 5 |

 |

|  |
| --- |
| 招商招悦纯债债券型证券投资基金 |

 |

|  |
| --- |
| 20,107,479.65 |

 |

|  |
| --- |
| 3.16 |

 |
|

|  |
| --- |
| 6 |

 |

|  |
| --- |
| 招商招坤纯债债券型证券投资基金 |

 |

|  |
| --- |
| 20,106,747.96 |

 |

|  |
| --- |
| 3.16 |

 |
|

|  |
| --- |
| 7 |

 |

|  |
| --- |
| 招商招旭纯债债券型证券投资基金 |

 |

|  |
| --- |
| 20,102,999.76 |

 |

|  |
| --- |
| 3.16 |

 |
|

|  |
| --- |
| 8 |

 |

|  |
| --- |
| 易方达信用债债券型证券投资基金 |

 |

|  |
| --- |
| 20,089,591.60 |

 |

|  |
| --- |
| 3.16 |

 |
|

|  |
| --- |
| 9 |

 |

|  |
| --- |
| 易方达投资级信用债债券型证券投资基金 |

 |

|  |
| --- |
| 20,086,408.22 |

 |

|  |
| --- |
| 3.16 |

 |
|

|  |
| --- |
| 10 |

 |

|  |
| --- |
| 交银施罗德裕隆纯债债券型证券投资基金 |

 |

|  |
| --- |
| 20,081,260.78 |

 |

|  |
| --- |
| 3.15 |

 |

 |  |
|  |  |  |  |  |  |
|  |  | 5/ | 6 |  |  |
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|  | 天天万利宝稳利5号净值型理财产品B款2023年第一季度报告 |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |
|  | **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** |

 |

 |  |  |
|  |

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

|  |  |
| --- | --- |
| 无 |  |

 |

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

 |

 |  |  |
|  |

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

|  |  |
| --- | --- |
| 无 |  |

 |

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

 |

|  |
| --- |
| 051010100100848753 |

 |

|  |
| --- |
| 兴业理财托管专户天天万利宝稳利5号B款 |

 |

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