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|  | 兴银理财天天万利宝稳利恒盈封闭式2022年28期固收类理财产品2023年第一季度报告 | | | | | | | | | | | | | | |  |
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|  | **兴银理财天天万利宝稳利恒盈封闭式2022年28期固收类理财产品 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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|  | 兴银理财天天万利宝稳利恒盈封闭式2022年28期固收类理财产品2023年第一季度报告 | | | | | | | | | | | | | | |  |
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|  |  | | |  | | |  | | **目 录** | |  |  | | |  |  |
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|  | 兴银理财天天万利宝稳利恒盈封闭式2022年28期固收类理财产品2023年第一季度报告 | | | | | | | | | | | | | | |  |
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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** | | | | | | | | | | | | | | |  |
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|  | 产品名称 | | | | | | | 兴银理财天天万利宝稳利恒盈封闭式2022年28期固收类理财产品 | | | | | | | |  |
|  | 产品代码 | | | | | | | 9N214380 | | | | | | | |  |
|  | 全国银行业理财信息登记系统登记编码 | | | | | | | Z7002022000227 | | | | | | | |  |
|  | 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 | | | | | | | 310,553,932.02份 | | | | | | | |  |
|  | 业绩比较基准/业绩报酬计提基准 | | | | | | | 4.70%--5.20%/5.20% | | | | | | | |  |
|  | 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 | | | |  | | --- | | 稳利恒盈封闭式2022年28期 3年A | | |  | | --- | | 9N21438A | | |  | | --- | | 71,669,912.02 | | | |  | | --- | | 稳利恒盈封闭式2022年28期 3年B(回馈款) | | |  | | --- | | 9N21438B | | |  | | --- | | 210,290,000.00 | | | |  | | --- | | 稳利恒盈封闭式2022年28期 3年C | | |  | | --- | | 9N21438C | | |  | | --- | | 28,594,020.00 | | | | | | | | | | | | | | | | |  |
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|  | **§ 三. 产品收益表现** | | | | | | | | | | | | | | |  | | |  |
|  |  | |  | | | |  | | |  | |  | |  | |  | | |  |
|  |  | | 产品9N21438A自成立日以来，累计净值增长率为1.4910%，年化累计净值增长率为4.2852%。 产品9N21438B自成立日以来，累计净值增长率为1.5260%，年化累计净值增长率为4.3857%。 产品9N21438C自成立日以来，累计净值增长率为1.4560%，年化累计净值增长率为4.1846%。 报告期末，产品净值表现具体如下： | | | | | | | | | | |  | |  | | |  |
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|  |  | | |  |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | |  |  | | --- | --- | | 产品代码 |  | | |  | | --- | | 估值日期 | | |  | | --- | | 产品份额净值 | | |  | | --- | | 产品累计净值 | | |  | | --- | | 产品资产净值 | | | |  |  | | --- | --- | | 9N214380 |  | | |  | | --- | | 2023年3月31日 | | |  | | --- | | 1.01511 | | |  | | --- | | 1.01511 | | |  | | --- | | 315,247,317.54 | | | | | | | | | | | | | | | | | |  |
|  |  | | |  |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | |  |  | | --- | --- | | 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 | | | |  |  | | --- | --- | | 9N21438A |  | | |  | | --- | | 2023年3月31日 | | |  | | --- | | 1.01491 | | |  | | --- | | 1.01491 | | |  | | --- | | 72,738,363.13 | | | |  |  | | --- | --- | | 9N21438B |  | | |  | | --- | | 2023年3月31日 | | |  | | --- | | 1.01526 | | |  | | --- | | 1.01526 | | |  | | --- | | 213,498,671.34 | | | |  |  | | --- | --- | | 9N21438C |  | | |  | | --- | | 2023年3月31日 | | |  | | --- | | 1.01456 | | |  | | --- | | 1.01456 | | |  | | --- | | 29,010,283.07 | | | | | | | | | | | | | | | | | |  |
|  |  | |  | | | |  | | |  | |  | |  | |  | | |  |
|  | **§ 四. 产品投资经理简介** | | | | | | | | | | | | | | |  | | |  |
|  |  | |  | | | |  | | |  | |  | |  | |  | | |  |
|  | 张宸先生，中山大学经济学硕士，7年资深投研经验，曾任职于广发银行股份有限公司、广发证券股份有限公司。2019年加入兴银理财有限责任公司，任固定收益投资部投资经理。投资经验丰富，产品业绩稳健，擅长宏观基本面研究、利率债交易以及信用债套利挖掘。 | | | | | | | | | | | | | | |  | | |  |
|  |  | |  | | | |  | | |  | |  | |  | |  | | |  |
|  | **§ 五. 报告期内产品的投资策略和运作分析** | | | | | | | | | | | | | | |  | | |  |
|  |  | |  | | | |  | | |  | |  | |  | |  | | |  |
|  | 一、2023年一季度投资策略与运作回顾  2023年一季度债券市场整体先抑后扬。1月春节前感染人数快速下降，春节期间消费、出行快速复苏，市场对于经济修复的信心较为强劲，10年期国债一度向上接近3.1%；春节期后，1月数据反应了经济修复速度或不及预期，高频经济数据有所分化，市场的预期不断修正，10年期国债随着高频数据的公布在2.9%附近窄幅波动；2月下旬，由于信贷偏强叠加央行主动调节等因素共同作用，资金面明显偏紧，推动了利空情绪的上涨；3月初两会顺利召开，经济增长基调确定整体上符合或略低于预期，强刺激政策的担忧缓解，10年期国债利率下行。收益率方面，1年期国债、10年期国债、10年期国开债、3年AAA、3年AA+、3年AA和3年AA-分别变动14BP、2BP、1BP、-9BP、-34BP、-34BP和-32BP。信用利差方面，3年AAA、3年AA+、3年AA和3年AA-分别变动-19BP、-44BP、-44BP和-42BP。  产品运作方面，考虑到疫情、地产政策的边际变化和强预期弱现实的状态，一季度整体采取了防守中略进攻的投资策略，在应对了年底的流动性风险后开始了积极的加仓。在具体操作方面，主要从增配低波资产、逐步增持债券资产等角度进行积极调仓，为组合平衡收益与流动性。 | | | | | | | | | | | | | | |  | | |  |
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|  | 兴银理财天天万利宝稳利恒盈封闭式2022年28期固收类理财产品2023年第一季度报告 | | | | | | | | | | | | | | |  | |  |  |
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|  | 二、2023年4月投资策略展望  4月从资金面角度来看，资金利率修复至政策利率附近，市场对未来的预期相对平稳，但是资金市场的分层现象有所加剧，基本面角度来看，修复斜率趋缓，但是地产等销售向好对基本面有一定的支撑，机构行为的角度来看，理财等的配置力量维持强势，海外事件的发酵压制风险偏好，预计债市整体震荡，尚无趋势性机会，配置仍以套息策略为主，杠杆策略仍是收益的重要来源。下阶段总体策略：防守策略为主，看好高等级信用债票息和杠杆策略，以及金融机构债的投资机会，在波动中提高组合静态收益，兼顾产品流动性。 | | | | | | | | | | | | | | |  | |  |  |
|  |  |  |  | | | |  | | |  | |  | | | |  | |  |  |
|  | **§ 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 | | |  | | --- | | 2.76 | | |  | | --- | | -- | | | |  | | --- | | 2 | | |  | | --- | | 公募基金 | | |  | | --- | | 0.63 | | |  | | --- | | -- | | | |  | | --- | | 3 | | |  | | --- | | 债券 | | |  | | --- | | 96.61 | | |  | | --- | | -- | | | |  | | --- | |  | | |  | | --- | | 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 | | |  | | --- | | 22伊犁财通PPN003 | | |  | | --- | | 15,166,505.90 | | |  | | --- | | 4.81 | | | | | | | | | | | | | | | | | |  |
|  |  |  |  | | | |  | | |  | |  | | | |  | |  |  |
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|  |  | | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | |  | | --- | | 2 | | |  | | --- | | 21南京浦口MTN002 | | |  | | --- | | 10,563,478.22 | | |  | | --- | | 3.35 | | | |  | | --- | | 3 | | |  | | --- | | 21郫国投MTN001 | | |  | | --- | | 10,561,827.40 | | |  | | --- | | 3.35 | | | |  | | --- | | 4 | | |  | | --- | | 20乌经开MTN002 | | |  | | --- | | 10,424,155.52 | | |  | | --- | | 3.31 | | | |  | | --- | | 5 | | |  | | --- | | 20启国01 | | |  | | --- | | 10,375,948.17 | | |  | | --- | | 3.29 | | | |  | | --- | | 6 | | |  | | --- | | 22鄂州城投PPN002 | | |  | | --- | | 10,347,036.83 | | |  | | --- | | 3.28 | | | |  | | --- | | 7 | | |  | | --- | | 20恒业01 | | |  | | --- | | 10,325,476.16 | | |  | | --- | | 3.28 | | | |  | | --- | | 8 | | |  | | --- | | 22华阳新材MTN006 | | |  | | --- | | 10,325,466.49 | | |  | | --- | | 3.28 | | | |  | | --- | | 9 | | |  | | --- | | 22桐庐国资MTN001A | | |  | | --- | | 10,304,637.53 | | |  | | --- | | 3.27 | | | |  | | --- | | 10 | | |  | | --- | | 22娄底城发MTN002 | | |  | | --- | | 10,294,630.96 | | |  | | --- | | 3.27 | | | | | | | | | | | | | | | | | |  |
|  |  | |  | |  | |  | | |  | |  | | | |  | | |  |
|  | **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** | | | |  |  | | --- | --- | | 9N214380 |  | | |  | | --- | | 21弘湘国投MTN001 | | |  | | --- | | 10,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9N214380 |  | | |  | | --- | | 22德源投资MTN001 | | |  | | --- | | 10,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9N214380 |  | | |  | | --- | | 22电建地产PPN002 | | |  | | --- | | 10,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9N214380 |  | | |  | | --- | | 22高淳国资MTN002 | | |  | | --- | | 10,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9N214380 |  | | |  | | --- | | 22贵州交通MTN003 | | |  | | --- | | 10,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9N214380 |  | | |  | | --- | | 22海兴PPN002 | | |  | | --- | | 10,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9N214380 |  | | |  | | --- | | 22华阳新材MTN006 | | |  | | --- | | 10,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9N214380 |  | | |  | | --- | | 22淮安新城PPN002 | | |  | | --- | | 10,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9N214380 |  | | |  | | --- | | 22建发地产MTN004 | | |  | | --- | | 10,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9N214380 |  | | |  | | --- | | 22晋能煤业MTN014(科创票据) | | |  | | --- | | 10,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9N214380 |  | | |  | | --- | | 22娄底城发MTN002 | | |  | | --- | | 10,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9N214380 |  | | |  | | --- | | 22潞安MTN005 | | |  | | --- | | 10,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | | | | | | | | | | | | | | |  | | |  |
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|  | 兴银理财天天万利宝稳利恒盈封闭式2022年28期固收类理财产品2023年第一季度报告 | | | | | | | | | | | | | | |  | | |  |
|  |  | |  | |  | |  | | |  | |  | | | |  | | |  |
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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** | | | | | | | | | | | | | | | | |  | | |  |
|  | |  |  |  | | --- | --- | --- | | |  |  | | --- | --- | | 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 |  | | | | | | | | | | | | | | | | |  | | |  |
|  |  | |  | |  | |  | | |  | |  | | | |  | | |  |
|  |  | | **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 | | |  | | --- | | 051010100101415355 | | |  | | --- | | 兴银理财天天万利宝稳利恒盈封闭式2022年28期固收类理财 | | | | | | | | | | | | | | | | | |  |
|  |  | |  | |  | |  | | |  | |  | | | |  | | |  |
|  | 兴银理财有限责任公司 | | | | | | | | | | | | | | |  | | |  |
|  | 2023年4月23日 | | | | | | | | | | | | | | |  | | |  |
|  |  | |  | |  | |  | | |  | |  | | | |  | | |  |
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