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|  | 兴业银行现金宝（1号）人民币理财计划2022年年度报告 | | | | | |  |
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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：2023年5月15日 | | | |  |  |
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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。 | | | | |  |
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|  | **§ 二. 产品基本情况** | | | | |  |
|  |  |  |  |  |  |  |
|  | 产品名称 | | 兴业银行现金宝（1号）人民币理财计划 | | |  |
|  | 产品代码 | | 07010011 | | |  |
|  | 全国银行业理财信息登记系统登记编码 | | Z7002021000253 | | |  |
|  | 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 | | 79,096,213,663.97份 | | |  |
|  | 业绩比较基准 | | 通知存款七天+浮动基数0.00% | | |  |
|  | 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 | | |  |
|  |  |  |  |  |  |  |
|  | **§ 三. 产品收益表现** | | | | |  |
|  |  |  |  |  |  |  |
|  | 报告期内，07010011七日年化收益率均值2.7131%。同期业绩比较基准如下： | | | | |  |
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|  | |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | | |  |  | | --- | --- | | **产品代码** |  | | |  | | --- | | **适用期间** | | |  | | --- | | **业绩比较基准** | | | |  |  | | --- | --- | | 07010011 |  | | |  | | --- | | 2022-01-01至2022-12-31 | | |  | | --- | | 通知存款七天+浮动基数0% | | | | | | | |  |  |
|  | 报告期末，产品收益具体如下： | | | | | |  |  |
|  | **估值日期** | **万份收益** | | **七日年化收益率** | | **产品资产净值** |  |  |
|  | 2022年12月31日 | 0.7031 | | 2.5860% | | 79,096,213,663.97 |  |  |
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|  | **§ 四. 产品投资经理简介** | | | | | | |  |
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|  | 陈施颖女士，清华大学理学学士、金融学硕士，中级经济师，8年固定收益市场投资交易经验。2013年加入兴业银行，历任货币市场交易员、债券投资经理、理财产品组合投资经理，2020年加入兴银理财，担任现金管理投资经理，善于大组合的资产配置和流动性管理。现任“兴业银行金雪球添利快线净值型理财产品”、兴业银行-添利1号”净值型理财产品、兴业银行现金宝（1号）人民币理财计划、兴银理财添利8号净值型理财产品、兴银理财日日新1号净值型理财产品、添利天天宝系列投资经理。 | | | | | | |  |
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|  | **§ 五. 报告期内产品的投资策略和运作分析** | | | | | | |  |
|  |  |  |  |  |  |  |  |  |
|  | 一 宏观经济及市场情况  四季度疫情和地产政策均出现较大幅度调整，动摇债市做多的底层逻辑。尽管基本面各项数据维持弱势，在重预期轻现实的格局下，债市赎回负反馈带动各期限收益率均有所上行，债市情绪走弱。临近年末随着央行维稳资金面叠加理财赎回阶段性缓解，收益率有所修复。  展望后市，随着负债端理财负反馈压力缓解、新冠防控政策优化后第一波感染达峰，市场有望一定程度上向交易“弱现实”靠拢。稳增长背景下货币政策为宽信用保驾护航的宽松逻辑并未改变，“稳健的货币政策更加灵活适度”。整体而言短端市场在调整后赔率有所改善，警惕基本面复苏带来的波动压力，关注经济修复的节奏和信贷数据体现。 二 前期运作回顾  本产品始终将保持流动性安全和防范信用风险作为第一要务，在此基础上通过稳健的投资风格实现相对稳定的收益。报告期内，本产品严格按照《关于规范现金管理类理财产品管理有关事项的通知》各项要求进行运作。资产配置方面，11月债市经历较大调整后短端收益率具备了一定的投资价值，我们结合产品申购情况加大了资产的配置力度，新增资产以同业存单、存放同业和高等级信用债为主，积极把握配置机会，提升产品静态收益。得益于此，报告期内产品保持净申购态势，产品规模稳步增加。流动性管理方面，我们提前布局关键时点，在保障产品安全运作的前提下融出适当比例的跨年逆回购，进一步提升产品收益的竞争力。 三 后期投资策略  下阶段，本产品仍然会坚持以安全性和流动性优先、兼顾收益性的稳健策略，综合考量各类资产的风险收益特征，根据市场情况灵活把握投资节奏。在即将到来的春节、季度末等关键时点，提前布局产品流动性，保障产品运作安全。同时，我们会按照《关于规范现金管理类理财产品管理有关事项的通知》的相关要求，持续动态监控产品投资组合，保障产品合规、安全运作。 | | | | | | |  |
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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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|  | **§ 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2022年12月31日的资产负债表，2022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** | | | | |  |  |
|  |  |  |  |  |  |  |  |
|  |  | **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 | | |  | | --- | | 21.77 | | |  | | --- | | -- | | | |  | | --- | | 2 | | |  | | --- | | 买入返售金融资产 | | |  | | --- | | 15.16 | | |  | | --- | | -- | | | |  | | --- | | 3 | | |  | | --- | | 债券投资 | | |  | | --- | | 63.07 | | |  | | --- | | -- | | | |  | | --- | |  | | |  | | --- | | 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120%，符合产品协议对本产品杠杆比例的要求。 | | | | |  |  |
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|  | **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 | | |  | | --- | | 建设银行活期存款（北京） | | |  | | --- | | 5,020,000,000.00 | | |  | | --- | | 6.35 | | | |  | | --- | | 2 | | |  | | --- | | 农业银行昆明分行活期存款 | | |  | | --- | | 4,000,000,000.00 | | |  | | --- | | 5.06 | | | |  | | --- | | 3 | | |  | | --- | | 20中国信达债02BC(品种一) | | |  | | --- | | 1,159,822,043.57 | | |  | | --- | | 1.47 | | | |  | | --- | | 4 | | |  | | --- | | 22CSFD155 | | |  | | --- | | 1,050,000,000.00 | | |  | | --- | | 1.33 | | | |  | | --- | | 5 | | |  | | --- | | 存放同业20210314002 | | |  | | --- | | 1,000,000,000.00 | | |  | | --- | | 1.26 | | | |  | | --- | | 6 | | |  | | --- | | 22CSFD76 | | |  | | --- | | 1,000,000,000.00 | | |  | | --- | | 1.26 | | | |  | | --- | | 7 | | |  | | --- | | Z存放同业（线上）20221018002 | | |  | | --- | | 1,000,000,000.00 | | |  | | --- | | 1.26 | | | |  | | --- | | 8 | | |  | | --- | | Z存放同业（线上）20221223005 | | |  | | --- | | 1,000,000,000.00 | | |  | | --- | | 1.26 | | | |  | | --- | | 9 | | |  | | --- | | 存放同业20220214001 | | |  | | --- | | 1,000,000,000.00 | | |  | | --- | | 1.26 | | | |  | | --- | | 10 | | |  | | --- | | 存放同业20220916006 | | |  | | --- | | 1,000,000,000.00 | | |  | | --- | | 1.26 | | | | | |  |
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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** | | | |  |  | | --- | --- | | 07010011 |  | | |  | | --- | | 18滁州城投MTN001 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 07010011 |  | | |  | | --- | | 18赣国资MTN002 | | |  | | --- | | 50,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 07010011 |  | | |  | | --- | | 18华润置地MTN002B | | |  | | --- | | 30,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 07010011 |  | | |  | | --- | | 18冀港集MTN002 | | |  | | --- | | 40,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 07010011 |  | | |  | | --- | | 18九龙江MTN003 | | |  | | --- | | 40,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 07010011 |  | | |  | | --- | | 18闽漳龙MTN001 | | |  | | --- | | 50,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 07010011 |  | | |  | | --- | | 18陕煤化MTN004 | | |  | | --- | | 30,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 07010011 |  | | |  | | --- | | 18市北高新MTN001 | | |  | | --- | | 30,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 07010011 |  | | |  | | --- | | 18市北高新MTN002 | | |  | | --- | | 100,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 07010011 |  | | |  | | --- | | 18余姚城投MTN002 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 07010011 |  | | |  | | --- | | 18豫交投MTN001 | | |  | | --- | | 30,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 07010011 |  | | |  | | --- | | 18越秀金融MTN001 | | |  | | --- | | 30,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 07010011 |  | | |  | | --- | | 18越秀金融MTN002 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 07010011 |  | | |  | | --- | | 18越秀金融MTN003 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 07010011 |  | | |  | | --- | | 18中国航材MTN001 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 07010011 |  | | |  | | --- | | 20百联集MTN001 | | |  | | --- | | 130,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 07010011 |  | | |  | | --- | | 20滁州城投PPN001 | | |  | | --- | | 100,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 07010011 |  | | |  | | --- | | 20东方债02BC | | |  | | --- | | 50,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 07010011 |  | | |  | | --- | | 20东南国资MTN001 | | |  | | --- | | 70,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 07010011 |  | | |  | | --- | | 20济南高新PPN001 | | |  | | --- | | 80,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 07010011 |  | | |  | | --- | | 20江北新区MTN002 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 07010011 |  | | |  | | --- | | 20鲁能源MTN002A | | |  | | --- | | 30,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | | | | |  |
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|  | 兴业银行现金宝（1号）人民币理财计划2022年年度报告 | | | |  |
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|  | 兴业银行现金宝（1号）人民币理财计划2022年年度报告 | | | |  |
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|  | 兴业银行现金宝（1号）人民币理财计划2022年年度报告 | | | | | |  |  |  |  |
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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** | | | |  |  | | --- | --- | | 07010011 |  | | |  | | --- | | 20兴信02 | | |  | | --- | | 13,000.00 | | |  | | --- | | 授信 | | |  | | --- | | 兴业国信资产管理有限公司 | | | |  |  | | --- | --- | | 07010011 |  | | |  | | --- | | Z存放同业(线上)20221223005 | | |  | | --- | | 100,000.00 | | |  | | --- | | 授信 | | |  | | --- | | 兴业银行股份有限公司 | | | | | | | |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  |  |  | 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 | | |  | | --- | | 051010100100004465 | | |  | | --- | | 兴业银行股份有限公司理财产品托管专户 | | | | | | | |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  |  | **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 | | |  | | --- | | 1,004,616,201.71 | | |  | | --- | | 1.2707 | | | |  | | --- | | 2 | | |  | | --- | | 个人 | | |  | | --- | | 133,541,834.05 | | |  | | --- | | 0.1689 | | | |  | | --- | | 3 | | |  | | --- | | 个人 | | |  | | --- | | 120,793,126.26 | | |  | | --- | | 0.1528 | | | |  | | --- | | 4 | | |  | | --- | | 个人 | | |  | | --- | | 100,150,751.45 | | |  | | --- | | 0.1267 | | | |  | | --- | | 5 | | |  | | --- | | 个人 | | |  | | --- | | 99,787,702.88 | | |  | | --- | | 0.1262 | | | |  | | --- | | 6 | | |  | | --- | | 个人 | | |  | | --- | | 97,956,020.22 | | |  | | --- | | 0.1239 | | | |  | | --- | | 7 | | |  | | --- | | 个人 | | |  | | --- | | 80,018,512.09 | | |  | | --- | | 0.1012 | | | |  | | --- | | 8 | | |  | | --- | | 个人 | | |  | | --- | | 75,442,879.70 | | |  | | --- | | 0.0954 | | | |  | | --- | | 9 | | |  | | --- | | 个人 | | |  | | --- | | 74,352,203.54 | | |  | | --- | | 0.0940 | | | |  | | --- | | 10 | | |  | | --- | | 个人 | | |  | | --- | | 74,067,868.51 | | |  | | --- | | 0.0937 | | | | | | | | |  |  |
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|  | 兴业银行现金宝（1号）人民币理财计划2022年年度报告 | | | |  |  |
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|  |  | | | |  |  |
|  | **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。 | | | | | | |  |
|  |  |  |  |  |  |  |
|  | 兴银理财有限责任公司 | | | |  |  |
|  | 2023年5月15日 | | | |  |  |
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