|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |
|  | 兴业银行天天万利宝稳利5号U款净值型理财产品2023年第二季度报告 | | | | | |  |
|  |  |  |  |  |  |  |  |
|  |  | | | | | |  |
|  |  |  |  |  |  |  |  |
|  | **兴业银行天天万利宝稳利5号U款净值型理财产品 2023年第二季度报告** | | | | | |  |
|  |  |  |  |  |  |  |  |
|  |  | 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7月21日 | | | |  |  |
|  |  |  |  |  |  |  |  |
|  |  |  | 1/ | 6 |  |  |  |

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |  |  |
|  | 兴业银行天天万利宝稳利5号U款净值型理财产品2023年第二季度报告 | | | | | | | |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  | | | | | | | |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  | **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 | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  | 2/ | | 6 | |  |  |  |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |
|  | 兴业银行天天万利宝稳利5号U款净值型理财产品2023年第二季度报告 | | | | | |  |
|  |  |  |  |  |  |  |  |
|  |  | | | | | |  |
|  |  |  |  |  |  |  |  |
|  | **§ 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 | | 558,600,771.32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9.9390%，年化累计净值增长率为2.9932%。 报告期末，产品净值表现具体如下： | | | | |  |  |
|  |  |  |  |  |  |  |  |
|  |  | 3/ | | 6 |  |  |  |

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |  |  |  |  |
|  | 兴业银行天天万利宝稳利5号U款净值型理财产品2023年第二季度报告 | | | | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |
|  |  | | | | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |
|  | **估值日期** | | **产品份额净值** | | **产品累计净值** | | | **产品资产净值** |  |  |  |
|  | 2023年6月30日 | | 1.02939 | | 1.09939 | | | 575,017,646.94 |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |
|  | **§ 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，10年FOF/MOM从业经验。曾任工商银行私人银行部权益投资经理，2016年加入兴业银行，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** | | | | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |
|  | 上半年权益市场先扬后抑，半年度整体看指数持平，基金平均水平是下跌的。债券市场则整体表现较好。年初判断未来市场大概率震荡向上，而实际市场表现低于年初预计，震荡向上的曲折度也高于前期预期。在权益市场结构方面，上半年最大的胜负手在于3月中旬前对于TMT以及中特估的配置仓位，其余包括消费、医药、新能源等资产均出现了一定幅度下跌。  在上半年操作上，权益仓位整体维持在中枢以上的较高水平，并没有太大的仓位变化。在行业结构方面积极进行调整，3月开始在TMT和中特估各自回调时积极加仓把握机会，5-6月当时认为市场对于宏观经济定价过于悲观，从5月末开始逐步偏向顺周期行业，增加消费、出行、地产和地产链等配置。在基金产品上。回避景气打法的基金经理，回避规模较大且过去业绩好的基金经理（容易钝化），切换至主题投资能力强、灵活度较高的基金经理，增加配置选股能力优秀的价值投资经理。  展望后期，经济整体处在主动去库存至被动去库存的中间阶段，后续将开启数个季度的盈利增速上行周期，当前权益市场整体估值水平较低，向下空间有限。权益市场当前有较好投资机会。在结构配置方面，全年整体维持不追高的策略，并在此基础上密切关注顺周期和TMT各自的阶段性配置机会。 | | | | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |
|  | **§ 六. 投资组合情况** | | | | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |
|  |  | **1.报告期末产品资产组合情况** | | | | | | | | |  |
|  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  | 4/ | | 6 |  |  |  |  |  |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |
|  | 兴业银行天天万利宝稳利5号U款净值型理财产品2023年第二季度报告 | | | | |  |  |
|  |  |  |  |  |  |  |  |
|  |  | | | | |  |  |
|  |  |  |  |  |  |  |  |
|  |  | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | |  | | --- | | **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 | | |  | | --- | | 2.72 | | |  | | --- | | 2.77 | | | |  | | --- | | 2 | | |  | | --- | | 公募基金 | | |  | | --- | | 77.76 | | |  | | --- | | 77.76 | | | |  | | --- | | 3 | | |  | | --- | | 权益类投资 | | |  | | --- | | 6.38 | | |  | | --- | | 6.38 | | | |  | | --- | | 4 | | |  | | --- | | 拆放同业及债券买入返售 | | |  | | --- | | 2.60 | | |  | | --- | | 2.60 | | | |  | | --- | | 5 | | |  | | --- | | 债券 | | |  | | --- | | 0.00 | | |  | | --- | | 10.49 | | | |  | | --- | | 6 | | |  | | --- | | 委外投资 | | |  | | --- | | 10.54 | | |  | | --- | | 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 | | |  | | --- | | 农行优2（农业银行优先股） | | |  | | --- | | 36,762,513.44 | | |  | | --- | | 6.39 | | | |  | | --- | | 2 | | |  | | --- | | 富国泓利纯债债券型发起式证券投资基金 | | |  | | --- | | 25,122,219.20 | | |  | | --- | | 4.37 | | | |  | | --- | | 3 | | |  | | --- | | 质押式逆回购 | | |  | | --- | | 15,002,437.50 | | |  | | --- | | 2.61 | | | |  | | --- | | 4 | | |  | | --- | | 交银施罗德裕隆纯债债券型证券投资基金 | | |  | | --- | | 10,135,589.70 | | |  | | --- | | 1.76 | | | |  | | --- | | 5 | | |  | | --- | | 华泰柏瑞季季红债券型证券投资基金 | | |  | | --- | | 10,128,649.72 | | |  | | --- | | 1.76 | | | | | | |  |  |
|  |  |  |  |  |  |  |  |
|  |  |  | 5/ | 6 |  |  |  |

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |  |
|  | 兴业银行天天万利宝稳利5号U款净值型理财产品2023年第二季度报告 | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  | | | | | |  |  |
|  | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | |  | | --- | | 6 | | |  | | --- | | 国投瑞银恒泽中短债债券型证券投资基金 | | |  | | --- | | 10,127,204.30 | | |  | | --- | | 1.76 | | | |  | | --- | | 7 | | |  | | --- | | 鹏华金利债券型证券投资基金 | | |  | | --- | | 10,125,418.92 | | |  | | --- | | 1.76 | | | |  | | --- | | 8 | | |  | | --- | | 华夏短债债券型证券投资基金 | | |  | | --- | | 10,111,359.11 | | |  | | --- | | 1.76 | | | |  | | --- | | 9 | | |  | | --- | | 鹏扬浦利中短债债券型证券投资基金 | | |  | | --- | | 10,104,690.03 | | |  | | --- | | 1.76 | | | |  | | --- | | 10 | | |  | | --- | | 华安添鑫中短债债券型证券投资基金 | | |  | | --- | | 10,093,070.65 | | |  | | --- | | 1.76 | | | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |
|  | **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 | | | |  |  |
|  | |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | | |  | | --- | | **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 | | | |  |  |
|  | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | |  | | --- | | **交易标的** | | |  | | --- | | **交易金额（万元）** | | |  | | --- | | **交易类型** | | |  | | --- | | **关联方名称** | | | |  | | --- | | 兴业银行天天万利宝稳利5号U款净值型理财产品 | | |  | | --- | | 5.68 | | |  | | --- | | 托管费 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 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 | | | |  |  |
|  | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | |  | | --- | | **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 | | |  | | --- | | 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7月21日 | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  | 6/ | 6 |  |  |  |