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|  | 兴银理财天天万利宝稳利恒盈封闭式2022年37期固收类理财产品2023年第二季度报告 | | | | | | | | | | | | | | |  |
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|  | **兴银理财天天万利宝稳利恒盈封闭式2022年37期固收类理财产品 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 | | | | | | |  | | |  |
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|  | 兴银理财天天万利宝稳利恒盈封闭式2022年37期固收类理财产品2023年第二季度报告 | | | | | | | | | | | | | | |  |
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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37期固收类理财产品2023年第二季度报告 | | | | | | | | | | | | | | |  | |  |
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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。 | | | | | | | | | | | | | | |  | |  |
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|  | **§ 二. 产品基本情况** | | | | | | | | | | | | | | |  | |  |
|  |  |  | | | | |  |  | |  | |  | | | |  | |  |
|  | 产品名称 | | | | | | | 兴银理财天天万利宝稳利恒盈封闭式2022年37期固收类理财产品 | | | | | | | |  | |  |
|  | 产品代码 | | | | | | | 9N214470 | | | | | | | |  | |  |
|  | 全国银行业理财信息登记系统登记编码 | | | | | | | Z7002022000290 | | | | | | | |  | |  |
|  | 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 | | | | | | | 1,556,522,184.12份 | | | | | | | |  | |  |
|  | 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 | | | | | | | |  | |  |
|  | 业绩比较基准¹/业绩报酬计提基准 | | | | | | | 9N21447A：3.40%--3.80%/3.80%  9N21447B：3.40%--3.80%/3.80% | | | | | | | |  | |  |
|  |  |  | | | | |  |  | |  | |  | | | |  | |  |
|  |  | |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | | |  |  | | --- | --- | | 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37期 1年A | | |  | | --- | | 9N21447A | | |  | | --- | | 256,522,184.12 | | | |  | | --- | | 稳利恒盈封闭式2022年37期 1年B | | |  | | --- | | 9N21447B | | |  | | --- | | 1,300,000,000.00 | | | | | | | | | | | | | | | | | |  |
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|  |  | 注:业绩比较基准指管理人综合考虑市场环境、产品性质、投资策略、过往表现等因素，对理财产品设置的投资目标和相关解释说明。业绩比较基准不代表理财产品未来表现，不等于理财产品实际收益，不作为产品收益的业绩保证，投资须谨慎。 | | | | | | | | | | | | | | | |  | |  |
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|  | **§ 三. 产品收益表现** | | | | | | | | | | | | | | |  | |  | |  |
|  |  |  |  | | | |  | | |  | |  | |  | |  | |  | |  |
|  |  |  | 产品9N21447A自成立日以来，累计净值增长率为2.3390%，年化累计净值增长率为4.0271%。 产品9N21447B自成立日以来，累计净值增长率为2.3390%，年化累计净值增长率为4.0271%。 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 | | | |  |  | | --- | --- | | 9N214470 |  | | |  | | --- | | 2023年6月30日 | | |  | | --- | | 1.02339 | | |  | | --- | | 1.02339 | | |  | | --- | | 1,592,927,806.67 | | | | | | | | | | | | | | | | | | |  |
|  |  |  | |  |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | |  |  | | --- | --- | | 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 | | | |  |  | | --- | --- | | 9N21447A |  | | |  | | --- | | 2023年6月30日 | | |  | | --- | | 1.02339 | | |  | | --- | | 1.02339 | | |  | | --- | | 262,522,002.06 | | | |  |  | | --- | --- | | 9N21447B |  | | |  | | --- | | 2023年6月30日 | | |  | | --- | | 1.02339 | | |  | | --- | | 1.02339 | | |  | | --- | | 1,330,405,804.61 | | | | | | | | | | | | | | | | | | |  |
|  |  |  |  | | | |  | | |  | |  | |  | |  | |  | |  |
|  | **§ 四. 产品投资经理简介** | | | | | | | | | | | | | | |  | |  | |  |
|  |  |  |  | | | |  | | |  | |  | |  | |  | |  | |  |
|  | 孙建飞先生，现任兴银理财专户投资部投资经理，上海交通大学金融学硕士，CPA/CFA，6年固定收益投研经验。历任海通证券资管信评主管、华泰资产管理有限公司投资经理。2022年加入兴银理财，负责多款企金专户产品及私行公募产品管理。多年深耕信用债投研，擅长信用策略、波段交易及大类资产配置，投资风格稳健，业绩优秀，具有丰富的保险资金、企业年金、私人银行等净值型固收产品管理经验。 | | | | | | | | | | | | | | |  | |  | |  |
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|  | **§ 五. 报告期内产品的投资策略和运作分析** | | | | | | | | | | | | | | |  | |  | |  |
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|  | 一、2023年二季度市场回顾与产品投资策略  1、市场回顾  二季度经济增长动能显著减弱，内生增长动能趋缓，企业处于主动去库存周期，居民消费意愿受到收入预期制约，地产在释放积压需求后迅速走弱，出口超预期下行，PMI再回荣枯线以下。债市逐渐对二季度的基本面进行重新定价，一季度的强复苏预期被证伪，收益率出现趋势性下行。  同时，二季度货币政策边际宽松迹象明显，资金价格较一季度环比大幅下降，同时央行于6月下调OMO及MLF利率，重启降息周期。货币政策的边际宽松成为债市走牛的基础，其余稳增长政策定力较强。  分品种来看，二季度利率债与信用债齐头并进，收益率均出现了比较大幅的下行，其中十年国债由季初的2.86%下行至2.635%，3年期AAA中短期票据收益率由季初的3.07下行至2.78。利率债收益率曲线陡峭化下移，以收益率的维度来看1年期品种在曲线中下行幅度最大。信用债方面收益率同样下行，但中低评级信用债及长久期信用债表 | | | | | | | | | | | | | | |  | |  | |  |
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|  | 现不及利率债，信用利差小幅走阔。  2、产品运作  二季度经济复苏节奏放缓，债市继续上演修复行情，二季度呈现“小牛市”行情，增长动能下降的投资主线贯穿始末，货币政策宽松推动收益率持续下行。产品抓住了牛市机会，积极参与市场交易，提升了产品久期和杠杆，在产品增加仓位的同时，进一步通过提升高等级信用债比例，增加信用债基投资等方式提升产品流动性。通过积极操作，产品净值增长较快。 二、2023年三季度展望与投资  1、2023年三季度展望  2023年三季度宏观经济预计依然维持偏弱的走势，内外需同时拖累经济，企业盈利压力依然存在。首先，6月PMI继续位于荣枯线下，生产端强于需求端的格局未变，需求疲弱拖累制造业修复，内需虽有反弹，但依然处于低位，外需则进一步下行。其次，从绝对增速角度，工业企业利润下滑势头有所缓解，但盈利仍然受到价格下降和成本费用的制约。再者，在去年“三支箭”等稳地产政策调控背景下，地产供给侧风险得到了初步控制，由于居民的资产负债表在短时间内难以修复，下半年地产反弹空间相对有限。因此三季度依然对债券市场中性乐观。  2、投资策略  由于经济复苏斜率趋缓趋势未变，货币政策延续宽松概率较大，整体判断债券收益率依然处于震荡下行的过程，债券投资以中性偏积极策略为主，若遇超预期政策或止盈盘导致市场调整，亦是加仓机会。策略上增配AA+以上中高等级债券、NCD和利率债，提升高流动资产的投资比例。同时继续加大公募基金等投资工具运用，拓展产品投资边界。 | | | | | | | | | | | | | | |  | |  |
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|  | **§ 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 | | |  | | --- | | 0.14 | | |  | | --- | | 0.16 | | | |  | | --- | | 2 | | |  | | --- | | 公募基金 | | |  | | --- | | 0.00 | | |  | | --- | | 0.00 | | | |  | | --- | | 3 | | |  | | --- | | 债券 | | |  | | --- | | 99.82 | | |  | | --- | | 99.84 | | | |  | | --- | | 4 | | |  | | --- | | 委外投资 | | |  | | --- | | 0.04 | | |  | | --- | | 0.00 | | | |  | | --- | |  | | |  | | --- | | 总计 | | |  | | --- | | 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200%，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 | | |  | | --- | | 22CSFD132 | | |  | | --- | | 83,430,035.07 | | |  | | --- | | 5.24 | | | |  | | --- | | 2 | | |  | | --- | | 20潞安PPN005 | | |  | | --- | | 67,914,706.85 | | |  | | --- | | 4.26 | | | |  | | --- | | 3 | | |  | | --- | | 22晋股01 | | |  | | --- | | 61,247,436.98 | | |  | | --- | | 3.84 | | | |  | | --- | | 4 | | |  | | --- | | 22CSFD131 | | |  | | --- | | 61,069,057.81 | | |  | | --- | | 3.83 | | | |  | | --- | | 5 | | |  | | --- | | 22CSFD171 | | |  | | --- | | 60,884,871.78 | | |  | | --- | | 3.82 | | | |  | | --- | | 6 | | |  | | --- | | 22CSFD141 | | |  | | --- | | 54,576,063.27 | | |  | | --- | | 3.43 | | | |  | | --- | | 7 | | |  | | --- | | 21厦国贸控MTN006 | | |  | | --- | | 52,229,836.99 | | |  | | --- | | 3.28 | | | |  | | --- | | 8 | | |  | | --- | | 16桂资03 | | |  | | --- | | 52,088,895.89 | | |  | | --- | | 3.27 | | | |  | | --- | | 9 | | |  | | --- | | 18华综01 | | |  | | --- | | 52,084,939.08 | | |  | | --- | | 3.27 | | | |  | | --- | | 10 | | |  | | --- | | 23联发集MTN001 | | |  | | --- | | 52,078,008.90 | | |  | | --- | | 3.27 | | | | | | | | | | | | | | | | | | |  |
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|  | 兴银理财天天万利宝稳利恒盈封闭式2022年37期固收类理财产品2023年第二季度报告 | | | | | | | | | | | | | | |  | | | |  |
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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 | | | | | | | | | | |  | | | |  |
|  | |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | | |  | | --- | | **资产名称** | | |  | | --- | | **资产面额（元）** | | |  | | --- | | **承销商/发行人** | | | |  | | --- | | 20海鸿投资MTN001 | | |  | | --- | | 30,000,000.00 | | |  | | --- | | 兴业银行股份有限公司、九江银行股份有限公司 | | | |  | | --- | | 21泰兴城投PPN001 | | |  | | --- | | 10,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 21厦国贸控MTN006 | | |  | | --- | | 50,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 21宣城国资PPN002 | | |  | | --- | | 10,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 21伊犁财通MTN003 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司、九江银行股份有限公司 | | | |  | | --- | | 21嵊州城投PPN002 | | |  | | --- | | 10,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 22晋能装备MTN009 | | |  | | --- | | 30,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 22九联投资CP001 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 九江银行股份有限公司 | | | |  | | --- | | 22威海城投MTN001(绿色) | | |  | | --- | | 50,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 23联发集MTN001 | | |  | | --- | | 50,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 23萍乡投发MTN001 | | |  | | --- | | 40,000,000.00 | | |  | | --- | | 九江银行股份有限公司 | | | |  | | --- | | 23云能投CP001 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | | | | | | | | | | | | | | |  | | | |  |
|  |  | |  | |  | |  | | |  | |  | | | |  | | | |  |
|  |  | |  | | 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** | | | |  | | --- | | 兴银理财天天万利宝稳利恒盈封闭式2022年37期固收类理财 | | |  | | --- | | 11.95 | | |  | | --- | | 托管费 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 兴银理财天天万利宝稳利恒盈封闭式2022年37期固收类理财 | | |  | | --- | | 58.01 | | |  | | --- | | 销售服务费 | | |  | | --- | | 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 | | | | | | | | | | |  | | | |  |
|  | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | |  | | --- | | **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** | | | | | | | | | | | | | | | | |  |
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|  |  | | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | |  | | --- | | **序号** | | |  | | --- | | **账户类型** | | |  | | --- | | **账户编号** | | |  | | --- | | **账户名称** | | | |  | | --- | | 1 | | |  | | --- | | 托管账户 | | |  | | --- | | 051010100101424153 | | |  | | --- | | 兴银理财天天万利宝稳利恒盈封闭式2022年37期固收类理财 | | | | | | | | | | | | | | | | | | |  |
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|  | 兴银理财有限责任公司 | | | | | | | | | | | | | | |  | | | |  |
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