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|  | 兴银理财金雪球稳利1号B款净值型理财产品2023年半年度报告 | | | | | |  |
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|  | **兴银理财金雪球稳利1号B款净值型理财产品 2023年半年度报告** | | | | | |  |
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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9月22日 | | | |  |  |
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|  |  |  |  | **目 录** | |  |  |  |  |
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|  |  | § 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. 理财托管机构报告 § 七. 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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|  | **§ 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 | | 兴银理财金雪球稳利1号B款净值型理财产品 | | |  |
|  | 产品代码 | | 9C212002 | | |  |
|  | 全国银行业理财信息登记系统登记编码 | | Z7002020000080 | | |  |
|  | 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 | | 9,534,258,467.55份 | | |  |
|  | 业绩比较基准/业绩报酬计提基准 | | --/-- | | |  |
|  | 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 | | |  |
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|  | **§ 三. 产品收益表现** | | | | | | | | |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  | 产品9C212002自成立日以来，累计净值增长率为10.4420%，年化累计净值增长率为3.7513%。 报告期末，产品净值表现具体如下： | | | | | | |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  | **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 | 1.10442 | | 1.10442 | | | 10,529,867,824.85 | |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  | **§ 四. 产品投资经理简介** | | | | | | | | |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  | 周伟君先生，现任兴银理财专户投资部投资经理，浙江大学经济学硕士，FRM，9年固定收益投资经验。历任浙商银行债券投资经理、ABS投资经理。2020年加入兴银理财，负责企金“陆陆发”及多款专户产品管理。擅长信用债和ABS投资价值挖掘，注重衡量各类投资标的风险收益比，善于在关键时点做逆向投资。 | | | | | | | | |  |
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|  | **§ 五. 报告期内产品的投资策略和运作分析** | | | | | | | | |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  | 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 | | | | | | | | |  |
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|  | 兴银理财金雪球稳利1号B款净值型理财产品2023年半年度报告 | | | | |  |  |
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|  | 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. 理财托管机构报告** | | | | |  |  |
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|  |  | 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. 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 | | |  | | --- | | 21.06 | | |  | | --- | | 51.17 | | | |  | | --- | | 2 | | |  | | --- | | 同业存单 | | |  | | --- | | 0.22 | | |  | | --- | | 4.49 | | | |  | | --- | | 3 | | |  | | --- | | 公募基金 | | |  | | --- | | 0.36 | | |  | | --- | | 1.29 | | | |  | | --- | | 4 | | |  | | --- | | 拆放同业及债券买入返售 | | |  | | --- | | 0.00 | | |  | | --- | | 1.54 | | | |  | | --- | | 5 | | |  | | --- | | 债券 | | |  | | --- | | 37.70 | | |  | | --- | | 41.51 | | | |  | | --- | | 6 | | |  | | --- | | 委外投资 | | |  | | --- | | 40.66 | | |  | | --- | | 0.00 | | | |  | | --- | |  | | |  | | --- | | 总计 | | |  | | --- | | 100.00 | | |  | | --- | | 100.00 | | | | | | |  |
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|  | 兴银理财金雪球稳利1号B款净值型理财产品2023年半年度报告 | | | |  |
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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。 | | | |  |
|  | **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。 | | | |  |
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|  | **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 | | |  | | --- | | 中国工商银行安顺分行大额存单20210329002 | | |  | | --- | | 545,021,221.34 | | |  | | --- | | 5.18 | | | |  | | --- | | 2 | | |  | | --- | | 中国光大银行北京分行大额存单20210326001 | | |  | | --- | | 543,025,277.23 | | |  | | --- | | 5.16 | | | |  | | --- | | 3 | | |  | | --- | | 中国工商银行兰州分行大额存单 | | |  | | --- | | 527,361,486.50 | | |  | | --- | | 5.01 | | | |  | | --- | | 4 | | |  | | --- | | 中原银行郑州分行大额存单01 | | |  | | --- | | 521,908,730.39 | | |  | | --- | | 4.96 | | | |  | | --- | | 5 | | |  | | --- | | Z存放同业（线上）20230206004 | | |  | | --- | | 303,086,837.59 | | |  | | --- | | 2.88 | | | |  | | --- | | 6 | | |  | | --- | | 上海银行大额存单20210315001 | | |  | | --- | | 302,982,835.80 | | |  | | --- | | 2.88 | | | |  | | --- | | 7 | | |  | | --- | | 21农发清发03 | | |  | | --- | | 261,245,938.56 | | |  | | --- | | 2.48 | | | |  | | --- | | 8 | | |  | | --- | | 22飞驰财信ABN002优先 | | |  | | --- | | 200,301,577.22 | | |  | | --- | | 1.90 | | | |  | | --- | | 9 | | |  | | --- | | 新华资产-明远四号资产管理产品持有定期存款 | | |  | | --- | | 184,500,262.91 | | |  | | --- | | 1.75 | | | |  | | --- | | 10 | | |  | | --- | | 光大永明资产-永聚固收124号资产管理产品持有定期存款 | | |  | | --- | | 140,681,450.72 | | |  | | --- | | 1.34 | | | | | |  |
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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** | | | |  | | --- | | 19陕有色MTN003 | | |  | | --- | | 120,000,000.00 | | |  | | --- | | 兴业银行股份有限公司、九江银行股份有限公司 | | | |  | | --- | | 19盐城城南MTN003 | | |  | | --- | | 50,000,000.00 | | |  | | --- | | 九江银行股份有限公司 | | | |  | | --- | | 19株国投MTN001 | | |  | | --- | | 50,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 20甘国投MTN001 | | |  | | --- | | 50,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 20淮安水利MTN001 | | |  | | --- | | 10,000,000.00 | | |  | | --- | | 九江银行股份有限公司 | | | |  | | --- | | 20济南高新PPN001 | | |  | | --- | | 10,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 20建发地产MTN003 | | |  | | --- | | 30,000,000.00 | | |  | | --- | | 九江银行股份有限公司 | | | |  | | --- | | 20南京浦口PPN007 | | |  | | --- | | 10,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 20香城投资MTN002 | | |  | | --- | | 50,000,000.00 | | |  | | --- | | 九江银行股份有限公司 | | | |  | | --- | | 20宜春交投PPN001 | | |  | | --- | | 10,000,000.00 | | |  | | --- | | 九江银行股份有限公司 | | | |  | | --- | | 21长三角ABN001优先A | | |  | | --- | | 21,530,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 21长兴建投MTN001(乡村振兴) | | |  | | --- | | 40,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 21椒江国资MTN001 | | |  | | --- | | 54,400,000.00 | | |  | | --- | | 兴业银行股份有限公司、九江银行股份有限公司 | | | |  | | --- | | 21南航集MTN001 | | |  | | --- | | 6,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 21陕投集团MTN004 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 21新海连MTN002 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 21伊犁财通MTN004 | | |  | | --- | | 40,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 22电建地产PPN002 | | |  | | --- | | 30,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 22福建旅游MTN001 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 22光穗建发ABN001优先 | | |  | | --- | | 100,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 22湖南财信MTN001 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司、九江银行股份有限公司 | | | |  | | --- | | 22金牛象屿ABN001优先 | | |  | | --- | | 79,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | | | | |  |
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|  | 兴银理财金雪球稳利1号B款净值型理财产品2023年半年度报告 | | | | | |  |  |
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|  | |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | | |  | | --- | | 22津城建MTN007 | | |  | | --- | | 30,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 22临空港MTN001 | | |  | | --- | | 50,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 22绿城房产MTN003 | | |  | | --- | | 70,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 22青岛城投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 | | | |  | | --- | | 22威海城投MTN001(绿色) | | |  | | --- | | 30,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 22威宁投资MTN002 | | |  | | --- | | 10,000,000.00 | | |  | | --- | | 九江银行股份有限公司 | | | |  | | --- | | 22厦国贸控GN001 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 22岳阳城投MTN001 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 22张保实业SCP002 | | |  | | --- | | 10,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 23桂投资MTN001 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 23五凌2号ABN001优先 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 23浙商银行二级资本债01 | | |  | | --- | | 50,000,000.00 | | |  | | --- | | 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** | | | |  | | --- | | 兴银理财金雪球稳利1号B款净值型理财产品 | | |  | | --- | | 273.38 | | |  | | --- | | 销售服务费 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 人保资管中短期配置8号 | | |  | | --- | | 61.32 | | |  | | --- | | 管理费 | | |  | | --- | | 中国人保资产管理有限公司 | | | |  | | --- | | 兴银理财金雪球稳利1号B款净值型理财产品 | | |  | | --- | | 265.83 | | |  | | --- | | 托管费 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 兴业银行活期存款（福州） | | |  | | --- | | 10,000.00 | | |  | | --- | | 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 | | | |  |  |
|  | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | |  | | --- | | **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** | | | | | |  |
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|  | 兴银理财金雪球稳利1号B款净值型理财产品2023年半年度报告 | | | | |  |  |
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|  |  |  |  |  |  |  |  |
|  | 兴银理财有限责任公司 | | | | |  |  |
|  | 2023年9月22日 | | | | |  |  |
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