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|  | 兴银理财稳添利周盈2号(7天最短持有期)日开固收类理财产品2023年第一季度报告 | | | | | | | | | | | | | | |  |
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|  | **兴银理财稳添利周盈2号(7天最短持有期)日开固收类理财产品 2023年第一季度报告** | | | | | | | | | | | | | | |  |
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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4月23日 | | | | | | |  | | |  |
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|  | 兴银理财稳添利周盈2号(7天最短持有期)日开固收类理财产品2023年第一季度报告 | | | | | | | | | | | | | | |  |
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|  |  | | |  | | |  | | **目 录** | |  |  | | |  |  |
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|  | **§ 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 | | | | | | | 兴银理财稳添利周盈2号(7天最短持有期)日开固收类理财产品 | | | | | | | |  |
|  | 产品代码 | | | | | | | 9K910120 | | | | | | | |  |
|  | 全国银行业理财信息登记系统登记编码 | | | | | | | Z7002022000075 | | | | | | | |  |
|  | 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 | | | | | | | 14,462,586,121.04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 | | | | | | | |  |
|  | |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | | |  |  | | --- | --- | | 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 | | | |  | | --- | | 兴银稳添利周盈2号A | | |  | | --- | | 9K91012A | | |  | | --- | | 12,338,497,733.88 | | | |  | | --- | | 兴银稳添利周盈2号B | | |  | | --- | | 9K91012B | | |  | | --- | | 1,710,768,861.42 | | | |  | | --- | | 兴银稳添利周盈2号C | | |  | | --- | | 9K91012C | | |  | | --- | | 264,948,047.65 | | | | | | | | | | | | | | | | |  |
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|  | |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | | |  |  | | --- | --- | | 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 | | | |  | | --- | | 兴银稳添利周盈2号D | | |  | | --- | | 9K91012D | | |  | | --- | | 148,371,478.09 | | | | | | | | | | | | | | | | |  | | | |  |
|  |  | |  | | | |  | | |  | |  | |  | |  | | | |  |
|  | **§ 三. 产品收益表现** | | | | | | | | | | | | | | |  | | | |  |
|  |  | |  | | | |  | | |  | |  | |  | |  | | | |  |
|  |  | | 产品9K91012A自成立日以来，累计净值增长率为3.0380%，年化累计净值增长率为2.8144%。 产品9K91012B自成立日以来，累计净值增长率为2.7140%，年化累计净值增长率为2.5864%。 产品9K91012C自成立日以来，累计净值增长率为2.7690%，年化累计净值增长率为2.6880%。 产品9K91012D自成立日以来，累计净值增长率为1.8870%，年化累计净值增长率为2.6904%。 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 | | | |  |  | | --- | --- | | 9K910120 |  | | |  | | --- | | 2023年3月31日 | | |  | | --- | | 1.02983 | | |  | | --- | | 1.02983 | | |  | | --- | | 14,894,004,684.01 | | | | | | | | | | | | | | | | | | |  |
|  |  | | |  |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | |  |  | | --- | --- | | 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 | | | |  |  | | --- | --- | | 9K91012A |  | | |  | | --- | | 2023年3月31日 | | |  | | --- | | 1.03038 | | |  | | --- | | 1.03038 | | |  | | --- | | 12,713,351,578.77 | | | |  |  | | --- | --- | | 9K91012B |  | | |  | | --- | | 2023年3月31日 | | |  | | --- | | 1.02714 | | |  | | --- | | 1.02714 | | |  | | --- | | 1,757,198,666.58 | | | |  |  | | --- | --- | | 9K91012C |  | | |  | | --- | | 2023年3月31日 | | |  | | --- | | 1.02769 | | |  | | --- | | 1.02769 | | |  | | --- | | 272,283,323.07 | | | |  |  | | --- | --- | | 9K91012D |  | | |  | | --- | | 2023年3月31日 | | |  | | --- | | 1.01887 | | |  | | --- | | 1.01887 | | |  | | --- | | 151,171,115.59 | | | | | | | | | | | | | | | | | | |  |
|  |  | |  | | | |  | | |  | |  | |  | |  | | | |  |
|  | **§ 四. 产品投资经理简介** | | | | | | | | | | | | | | |  | | | |  |
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|  | 赵天然女士，复旦大学经济学（数理经济方向）学士；复旦大学国际经济学硕士。具有8年固定收益领域投资交易经验。自2015年8月加入兴业银行以来，一直在资产管理事业部任投资经理，债券交易量近数千亿，交易能力出众；牵头固定收益投资部的利率债交易盘和信用债二级投资，擅长利率债波段和信用债价值挖掘；牵头固定收益投资部的宏观利率研究工作，对债券市场走势有深刻的理解。 | | | | | | | | | | | | | | |  | | | |  |
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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 | | | | | | | | | | | | | | |  | | | |  |
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|  | 兴银理财稳添利周盈2号(7天最短持有期)日开固收类理财产品2023年第一季度报告 | | | | | | | | | | | | | | |  | |  |
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|  | 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。  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。 | | | | | | | | | | | | | | |  | |  |
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|  | **§ 六. 投资组合情况** | | | | | | | | | | | | | | |  | |  |
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|  |  | **1.报告期末产品资产组合情况** | | | | | | | | | | | | | | | |  |
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|  |  | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | |  | | --- | | **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 | | |  | | --- | | 9.39 | | |  | | --- | | 51.69 | | | |  | | --- | | 2 | | |  | | --- | | 同业存单 | | |  | | --- | | 1.05 | | |  | | --- | | 6.56 | | | |  | | --- | | 3 | | |  | | --- | | 公募基金 | | |  | | --- | | 1.34 | | |  | | --- | | 3.31 | | | |  | | --- | | 4 | | |  | | --- | | 拆放同业及债券买入返售 | | |  | | --- | | 4.05 | | |  | | --- | | 5.57 | | | |  | | --- | | 5 | | |  | | --- | | 债券 | | |  | | --- | | 32.87 | | |  | | --- | | 32.87 | | | |  | | --- | | 6 | | |  | | --- | | 委外投资 | | |  | | --- | | 51.30 | | |  | | --- | | 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140%，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 | | |  | | --- | | 中再资管安心收益6号 | | |  | | --- | | 6,187,429,804.55 | | |  | | --- | | 41.54 | | | |  | | --- | | 2 | | |  | | --- | | 23CSFD59 | | |  | | --- | | 702,115,275.34 | | |  | | --- | | 4.71 | | | |  | | --- | | 3 | | |  | | --- | | 大家资管稳健精选15号 | | |  | | --- | | 605,464,045.70 | | |  | | --- | | 4.07 | | | |  | | --- | | 4 | | |  | | --- | | 23CSFD84 | | |  | | --- | | 601,421,400.00 | | |  | | --- | | 4.04 | | | |  | | --- | | 5 | | |  | | --- | | 永诚永兴分红1号 | | |  | | --- | | 600,474,824.41 | | |  | | --- | | 4.03 | | | |  | | --- | | 6 | | |  | | --- | | Z存放同业（线上）20220530001 | | |  | | --- | | 540,695,734.64 | | |  | | --- | | 3.63 | | | |  | | --- | | 7 | | |  | | --- | | 工行广州定期存款20230323001 | | |  | | --- | | 350,258,904.08 | | |  | | --- | | 2.35 | | | |  | | --- | | 8 | | |  | | --- | | 23CSFD85 | | |  | | --- | | 340,808,254.52 | | |  | | --- | | 2.29 | | | |  | | --- | | 9 | | |  | | --- | | 永诚永兴分红2号 | | |  | | --- | | 250,199,640.64 | | |  | | --- | | 1.68 | | | |  | | --- | | 10 | | |  | | --- | | 22CSFD92 | | |  | | --- | | 205,899,769.86 | | |  | | --- | | 1.38 | | | | | | | | | | | | | | | | | | |  |
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|  | 兴银理财稳添利周盈2号(7天最短持有期)日开固收类理财产品2023年第一季度报告 | | | | | | | | | | | | | | |  | | | |  |
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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 | | | | | | | | | | |  | | | |  |
|  | |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | | |  |  | | --- | --- | | **产品代码** |  | | |  | | --- | | **资产名称** | | |  | | --- | | **资产面额（元）** | | |  | | --- | | **承销商/发行人** | | | |  |  | | --- | --- | | 9K910120 |  | | |  | | --- | | 20淮安水利PPN002 | | |  | | --- | | 160,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K910120 |  | | |  | | --- | | 20漳龙01 | | |  | | --- | | 50,000,000.00 | | |  | | --- | | 华福证券有限责任公司 | | | |  |  | | --- | --- | | 9K910120 |  | | |  | | --- | | 21百业源MTN001 | | |  | | --- | | 40,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K910120 |  | | |  | | --- | | 21江津城建MTN001 | | |  | | --- | | 10,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K910120 |  | | |  | | --- | | 21徐州新盛PPN002 | | |  | | --- | | 50,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K910120 |  | | |  | | --- | | 21宣城国资PPN002 | | |  | | --- | | 70,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K910120 |  | | |  | | --- | | 23建安投资CP002 | | |  | | --- | | 30,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K910120 |  | | |  | | --- | | 23浦口城乡SCP001 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K910120 |  | | |  | | --- | | 23泰交通PPN004 | | |  | | --- | | 30,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K910120 |  | | |  | | --- | | 23宜昌城控MTN001 | | |  | | --- | | 140,000,000.00 | | |  | | --- | | 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 | | | | | | | | | | |  | | | |  |
|  | |  |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | |  |  | | --- | --- | | **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 | | |  | | --- | | 051010100101368675 | | |  | | --- | | 兴银理财稳添利周盈2号7天最短持有期日开固收类理财产品 | | | | | | | | | | | | | | | | | | |  |
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|  | 兴银理财稳添利周盈2号(7天最短持有期)日开固收类理财产品2023年第一季度报告 | | | | | | | | | | | | | | |  |
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|  | 兴银理财有限责任公司 | | | | | | | | | | | | | | |  |
|  | 2023年4月23日 | | | | | | | | | | | | | | |  |
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