

浙江民泰商业银行益民理财 2020 年上半年 产品运作情况报告

2020 年上半年，我行共发行 72 款理财产品，其中封闭式预期收益型 63 款，共募集资金 791200 万元；封闭净值型 8 款，共募集资金 77445.8 万元；开放式净值型 1 款，成立日募集资金 2200.44 万元。81 款理财产品到期，其中封闭式预期收益型理财 67 款，到期本金为 877559 万元；封闭式净值型理财 14 款，到期本金为 135899.8 万元。截止 2020 年 6 月 30 日，我行尚在存续期的益民理财产品共 69 款，存续资金 981556.46 万元。其中预期收益型理财产品占比 41.23%，净值型理财占比 58.77%。报告期内所有的产品资金投向符合产品说明书的约定，所投资资产未发生影响理财产品本金和收益的风险事件，产品运作正常，具体情况如下：

理财期次	理财产品名称	起始日	到期日	投资情况					
				国债、央票、政策性金融债	信用债、同业存单	同业存款、拆借、逆回购	非标准化债权资产	其他（货币基金等监管允许投资的金融资产）	现金
MTLC19168	“盈鑫”理财计划 537 号(总 19168 期)	2019/12/25	2020/7/1		18.32%	81.24%			0.44%
MTLC19147	“盈鑫”理财计划 523 号(总 19147 期)	2019/12/30	2020/7/8	50.07%				48.46%	1.47%

MTLC19171	“盈鑫” 理财计划 539号(总 19171期)	2020/1/9	2020/7/15	11.58%	21.51%			66.83%	0.08%
MTLC20002	“盈鑫” 理财计划 541号(总 20002期)	2020/1/15	2020/7/22	25.66%		5.05%	57.95%	11.05%	0.29%
MTLC20005	“盈鑫” 理财计划 543号春 节特别版 (总20005 期)	2020/1/22	2020/7/29			33.83%	15.29%	50.75%	0.13%
MTLC20008	“盈鑫” 理财计划 545号(总 20008期)	2020/2/6	2020/8/13	45.15%	40.23%	10.07%		2.51%	2.04%
MTLC20010	“盈鑫” 理财计划 547号(总 20010期)	2020/2/12	2020/8/19		58.33%			41.29%	0.38%
MTLC20013	“盈鑫” 理财计划 549号(总 20013期)	2020/2/19	2020/8/26	40.58%	34.95%			21.42%	3.05%
MTLC20016	“盈鑫” 理财计划 551号(总 20016期)	2020/2/26	2020/9/2	24.60%			61.29%	14.05%	0.06%
MTLC20019	“盈鑫” 理财计划 553号(总 20019期)	2020/3/4	2020/9/9	13.12%	46.27%			40.40%	0.22%
MTLC20022	“盈鑫” 理财计划 555号(总 20022期)	2020/3/11	2020/9/16	19.81%	55.60%		15.35%	9.23%	0.01%
MTLC20024	“盈鑫” 理财计划 557号(总 20024期)	2020/3/19	2020/9/24			51.45%	32.98%	15.16%	0.41%

MTLC20026	“盈鑫” 理财计划 558号(总 20026期)	2020/3/25	2020/7/1		25.65%		58.29%	15.87%	0.19%
MTLC20027	“盈鑫” 理财计划 559号(总 20027期)	2020/3/26	2020/10/9		58.19%		24.80%	16.95%	0.06%
MTLC20029	“盈鑫” 理财计划 560号(总 20029期)	2020/4/1	2020/7/8		41.47%			58.06%	0.47%
MTLC20030	“盈鑫” 理财计划 561号(总 20030期)	2020/4/1	2020/10/14		34.98%		37.27%	27.39%	0.36%
MTLC20032	“盈鑫” 理财计划 562号(总 20032期)	2020/4/8	2020/7/15		60.12%	39.39%			0.49%
MTLC20033	“盈鑫” 理财计划 563号(总 20033期)	2020/4/8	2020/10/21				34.01%	65.15%	0.84%
MTLC20035	“盈鑫” 理财计划 564号(总 20035期)	2020/4/15	2020/7/22	34.18%	59.72%			6.07%	0.03%
MTLC20036	“盈鑫” 理财计划 565号(总 20036期)	2020/4/15	2020/10/28		92.25%			7.46%	0.29%
MTLC20041	“盈鑫” 理财计划 570号(总 20041期)	2020/4/22	2020/7/29	18.94%	20.46%			60.48%	0.12%
MTLC20042	“盈鑫” 理财计划 571号(总 20042期)	2020/4/22	2020/11/4		56.97%	18.16%	17.57%	6.25%	1.05%
MTLC20044	“盈鑫” 理财计划 572号(总 20044期)	2020/4/29	2020/8/5		84.54%			15.16%	0.30%

MTLC20045	“盈鑫” 理财计划 573号(总 20045期)	2020/4/29	2020/11/11		51.05%			47.10%	1.85%
MTLC20047	“盈鑫” 理财计划 574号(总 20047期)	2020/5/6	2020/8/12		80.04%			18.96%	1.00%
MTLC20048	“盈鑫” 理财计划 575号(总 20048期)	2020/5/6	2020/11/18		52.09%		30.25%	17.29%	0.37%
MTLC20050	“盈鑫” 理财计划 576号(总 20050期)	2020/5/13	2020/8/19		52.74%			46.94%	0.32%
MTLC20053	“盈鑫” 理财计划 579号(总 20053期)	2020/5/20	2020/11/25	41.08%				56.43%	2.49%
MTLC20054	“安鑫” 理财计划 426号(总 20054期)	2020/5/26	2020/7/14	31.17%	46.57%			20.88%	1.38%
MTLC20055	“盈鑫” 理财计划 580号(总 20055期)	2020/5/27	2020/9/2	32.99%	8.88%	35.18%	20.14%	1.34%	1.47%
MTLC20056	“盈鑫” 理财计划 581号(总 20056期)	2020/5/27	2020/12/2		15.04%	17.85%		67.08%	0.03%
MTLC20057	“安鑫” 理财计划 427号(总 20057期)	2020/6/2	2020/7/21		52.36%	46.96%			0.68%
MTLC20051	“盈鑫” 理财计划 577号(总 20051期)	2020/6/3	2020/12/9		38.90%			60.59%	0.51%
MTLC20052	“盈鑫” 理财计划 578号(总 20052期)	2020/6/3	2020/9/9	30.97%	26.12%			42.42%	0.49%

MTLC20049	“安鑫” 理财计划 425号(总 20049期)	2020/6/9	2020/7/28		76.85%			21.36%	1.79%
MTLC20058	“盈鑫” 理财计划 582号(总 20058期)	2020/6/10	2020/9/16				40.97%	57.24%	1.79%
MTLC20059	“盈鑫” 理财计划 583号(总 20059期)	2020/6/10	2020/12/16		67.83%			31.83%	0.34%
MTLC20060	“安鑫” 理财计划 428号(总 20060期)	2020/6/16	2020/8/4		62.13%			36.14%	1.73%
MTLC20061	“盈鑫” 理财计划 584号(总 20061期)	2020/6/17	2020/9/23	40.50%	40.55%			17.54%	1.41%
MTLC20062	“盈鑫” 理财计划 585号(总 20062期)	2020/6/17	2020/12/23		17.11%		63.83%	18.32%	0.74%
MTLC20064	“盈鑫” 理财计划 586号(总 20064期)	2020/6/24	2020/9/30		66.81%			33.05%	0.14%
MTLC20065	“盈鑫” 理财计划 587号(总 20065期)	2020/6/24	2020/12/30			43.50%	50.43%	4.95%	1.12%
MTLC20067	“盈鑫” 理财计划 589号端 午节特别 版(总 20067期)	2020/6/29	2020/12/30		76.34%			23.55%	0.11%
MTFBJZLC19008	益民理 财·“融 合”理财 计划6号 (总 19008	2019/6/20	2020/7/2		9.73%	89.99%			0.28%

	期)								
MTFBJZLC19011	益民理财·“融合”理财计划7号(总19011期)	2019/6/27	2020/7/2		19.12%	56.78%		23.53%	0.57%
MTFBJZLC19012	益民理财·“融合”理财计划8号(总19012期)	2019/7/11	2020/7/16		14.91%	75.01%		8.00%	2.08%
MTFBJZLC19013	益民理财·“融合”理财计划9号(总19013期)	2019/7/18	2020/7/16		41.47%	10.47%		46.27%	1.79%
MTFBJZLC19014	益民理财·“融合”理财计划10号(总19014期)	2019/8/1	2020/8/27		53.40%	5.95%		39.95%	0.70%
MTFBJZLC19023	益民理财·“融合”理财计划11号(总19023期)	2019/8/15	2020/8/20		22.97%	70.58%		6.35%	0.10%

MTFBJZLC19024	益民理财·“融合”理财计划12号(总19024期)	2019/9/5	2020/9/10		36.52%			62.74%	0.74%
MTFBJZLC19025	益民理财·“融合”理财计划13号(总19025期)	2019/9/20	2020/9/21		16.70%	68.58%		12.39%	2.33%
MTFBJZLC19026	益民理财·“融合”理财计划14号(总19026期)	2019/9/26	2020/9/14		18.52%			80.08%	1.40%
MTFBJZLC19020	益民理财·“宁合”理财计划10号(总19020期)	2019/10/10	2020/7/2		19.41%	33.82%		46.72%	0.05%
MTFBJZLC19021	益民理财·“宁合”理财计划11号(总19021期)	2019/10/24	2020/7/16		8.73%			90.37%	0.90%
MTFBJZLC19022	益民理财·“宁合”理财计划12号新客专享版(总19022期)	2019/10/31	2020/7/23		51.09%	47.64%			1.27%

MTFBJZLC19027	益民理财·“融合”理财计划15号(总19027期)	2019/11/7	2020/11/12	1.90%	34.70%	46.58%		16.64%	0.18%
MTFBJZLC19030	益民理财·“宁合”理财计划13号(总19030期)	2019/11/21	2020/8/13		39.32%			59.47%	1.21%
MTFBJZLC19028	益民理财·“融合”理财计划16号(总19028期)	2019/12/5	2020/12/10		34.77%	37.37%		26.91%	0.95%
MTFBJZLC19031	益民理财·“宁合”理财计划14号(总19031期)	2020/3/11	2020/12/11		23.39%			75.85%	0.76%
MTFBJZLC19032	益民理财·“宁合”理财计划15号(总19032期)	2020/3/18	2020/12/11		32.01%	16.47%		50.62%	0.90%
MTFBJZLC19029	益民理财·“融合”理财计划17号(总19029期)	2020/4/23	2021/4/29		56.10%			42.21%	1.69%
MTFBJZLC20001	益民理财·“宁合”理财计划17号(总20001期)	2020/5/14	2021/2/4		58.64%			41.03%	0.33%

	期)								
MTFBJZLC20007	益民理财·“融合”理财计划 21 号 (总 20007 期)	2020/5/28	2021/6/3		36.41%	62.47%			1.12%
MTFBJZLC20003	益民理财·“融合”理财计划 19 号 (总 20003 期)	2020/6/23	2021/6/23					99.28%	0.72%