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|  | 兴银理财万汇通1号D款美元净值型理财产品2021年第三季度报告 |  |
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|  | **兴银理财万汇通1号D款美元净值型理财产品2021年第三季度报告** |  |
|  |  |  |  |  |  |  |  |
|  |  | 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：2021年10月27日 |  |  |
|  |  |  |  |  |  |  |  |
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|  | 兴银理财万汇通1号D款美元净值型理财产品2021年第三季度报告 |  |
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|  |  |  |  | **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 |  |  |
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|  | 兴银理财万汇通1号D款美元净值型理财产品2021年第三季度报告 |  |
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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。 |  |
|  |  |  |  |  |  |  |
|  | **§ 二. 产品基本情况** |  |
|  |  |  |  |  |  |  |
|  | 产品名称 | 兴银理财万汇通1号D款美元净值型理财产品 |  |
|  | 产品代码 | 9W210040 |  |
|  | 全国银行业理财信息登记系统登记编码 | Z7002021000005 |  |
|  | 产品运作方式 | 开放式 |  |
|  | 产品募集方式 | 公募 |  |
|  | 报告期末产品份额总额 | 65,109,433.94份 |  |
|  | 业绩比较基准 | 1.30%-1.60% |  |
|  | 投资币种 | 美元 |  |
|  | 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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| 下属子产品的产品简称 |  |

 |

|  |
| --- |
| 下属子产品的产品代码 |

 |

|  |
| --- |
| 报告期末下属子产品的产品份额总数 |

 |
|

|  |
| --- |
| 万汇通汇盈1号D款A |

 |

|  |
| --- |
| 9W21004A |

 |

|  |
| --- |
| 50,016,324.37 |

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|

|  |
| --- |
| 万汇通汇盈1号D款B |

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| --- |
| 9W21004B |

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| --- |
| 15,093,109.57 |

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|  |  | 3/ | 6 |  |  |
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|  | 兴银理财万汇通1号D款美元净值型理财产品2021年第三季度报告 |  |  |  |
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|  | **§ 三. 产品收益表现** |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  |  |  | 产品9W21004A自起息日以来，累计净值增长率为0.5810%，年化累计净值增长率为2.2803%。产品9W21004B自起息日以来，累计净值增长率为0.5930%，年化累计净值增长率为2.3274%。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 |

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|

|  |  |
| --- | --- |
| 9W210040 |  |

 |

|  |
| --- |
| 2021年9月30日 |

 |

|  |
| --- |
| 1.00584 |

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|  |
| --- |
| 1.00584 |

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| --- |
| 65,489,557.11 |

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| --- | --- |
| 9W21004A |  |

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|  |
| --- |
| 2021年9月30日 |

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|  |
| --- |
| 1.00581 |

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| --- |
| 1.00581 |

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|  |
| --- |
| 50,306,976.14 |

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|  |  |
| --- | --- |
| 9W21004B |  |

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| --- |
| 2021年9月30日 |

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|  |
| --- |
| 1.00593 |

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| 1.00593 |

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| --- |
| 15,182,580.97 |

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|  |  |  |  |  |  |  |  |  |  |  |
|  | **§ 四. 产品投资经理简介** |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  |  余洁雅，北京师范大学经济学硕士，15年金融业从业经验，曾就职于中国人民银行上海总部金融市场管理部、中国建设银行（亚洲）资金部，拥有9年多的金融市场监管经验和近6年的境外市场外币债券投资和交易经验。2020年12月加入兴银理财有限责任公司，任外币理财产品投资经理，擅长把握境内外宏观经济形势和市场走势，结合对中资企业信用的深入研究，主动管理，收益和风险并重，追求持续稳定回报。 |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  | **§ 五. 报告期内产品的投资策略和运作分析** |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  |  本产品于三季度初开始运行，建仓时美国国债收益率曲线整体处于低位，预期美国国债收益率曲线后续有阶段性陡峭化趋势，整体采取短久期策略，产品组合久期控制在1.5年以内。产品主要配置中资投资级美元债中信用利差相对有价值的债券，三季度虽然美国国债收益率1-3年期略有小幅上行，但随着中资投资级美元债利差的整体收窄，产品净值整体逐步上扬。 |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  | **§ 六. 投资组合情况** |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  |  | **1.报告期末产品资产组合情况** |  |  |
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|  | 兴银理财万汇通1号D款美元净值型理财产品2021年第三季度报告 |  |  |  |
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| --- |
| **序号** |

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| --- |
| **资产类型** |

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| --- |
| **直接投资占比（%）** |

 |

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| --- |
| **间接投资占比（%）** |

 |
|

|  |
| --- |
| 1 |

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|  |
| --- |
| 现金及存款 |

 |

|  |
| --- |
| 3.92 |

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| 2 |

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| --- |
| 债券投资 |

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| --- |
| 96.08 |

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| 总计 |

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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。 |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  | **4.报告期末资产持仓前十基本信息** |  |
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| --- |
| **序号** |

 |

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| --- |
| **资产名称** |

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| --- |
| **资产面额** |

 |

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| --- |
| **占产品资产净值的比例（%）** |

 |
|

|  |
| --- |
| 1 |

 |

|  |
| --- |
| IDINOS2.308/10/22 |

 |

|  |
| --- |
| 6,250,000.00 |

 |

|  |
| --- |
| 9.55 |

 |
|

|  |
| --- |
| 2 |

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|  |
| --- |
| ZHANLO3.4512/19/23 |

 |

|  |
| --- |
| 5,150,000.00 |

 |

|  |
| --- |
| 8.08 |

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| --- |
| 3 |

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|  |
| --- |
| ZHANLO57/808/26/22 |

 |

|  |
| --- |
| 4,750,000.00 |

 |

|  |
| --- |
| 7.51 |

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|

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| --- |
| 4 |

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| --- |
| ZHAPIE5.609/10/22 |

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| --- |
| 4,530,000.00 |

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| --- |
| 7.15 |

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| --- |
| 5 |

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| --- |
| HNYUZI41/406/28/24 |

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| 4,000,000.00 |

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| 6.45 |

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| 6 |

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| --- |
| KMRLGP31/212/12/22 |

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| 3,250,000.00 |

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| 5.02 |

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| 7 |

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| QDHTCO503/20/23 |

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| 3,000,000.00 |

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| --- |
| 4.75 |

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| --- |
| 8 |

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| --- |
| CQNANA4.207/07/24 |

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| --- |
| 2,500,000.00 |

 |

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| --- |
| 3.87 |

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|

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| --- |
| 9 |

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| --- |
| CSPLIN3.811/14/22 |

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| --- |
| 2,000,000.00 |

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| --- |
| 3.13 |

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|  | 兴银理财万汇通1号D款美元净值型理财产品2021年第三季度报告 |  |  |
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| 10 |

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| YWSOAO3.1508/11/23 |

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| --- |
| 2,000,000.00 |

 |

|  |
| --- |
| 3.11 |

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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 |  |  |
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| **产品代码** |  |

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| --- |
| **资产名称** |

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| --- |
| **资产面额（元）** |

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| --- |
| **承销商/发行人** |

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| 无 |  |

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|  |  |  | 5.2 理财产品在报告期内其他关联交易 |  |  |
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| --- | --- |
| **产品代码** |  |

 |

|  |
| --- |
| **资产名称** |

 |

|  |
| --- |
| **资产面额（元）** |

 |

|  |
| --- |
| **交易类型** |

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|  |
| --- |
| **关联方名称** |

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| 无 |  |

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|  |  |  | 5.3 理财产品在报告期内中的重大关联交易 |  |  |
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| **产品代码** |  |

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| --- |
| **资产名称** |

 |

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| --- |
| **资产面额（元）** |

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| --- |
| **交易类型** |

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|  |
| --- |
| **关联方名称** |

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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 |

 |

|  |
| --- |
| 216201400100272615 |

 |

|  |
| --- |
| 兴银理财万汇通1号D款美元净值型理财产品 |

 |

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|  |  |  |  |  |  |  |  |  |
|  | 兴银理财有限责任公司 |  |  |
|  | 2021年10月27日 |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  | 6/ | 6 |  |  |  |