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|  | 兴银理财万汇通2号B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2号B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2号B款美元净值型理财产品2021年第三季度报告 | | | | | | | | | | | | | | |  |
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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. 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2号B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。 | | | | | | | | | | | | | | |  |
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|  | **§ 二. 产品基本情况** | | | | | | | | | | | | | | |  |
|  |  | | | | | |  |  | |  | |  | | | |  |
|  | 产品名称 | | | | | | | 兴银理财万汇通2号B款美元净值型理财产品 | | | | | | | |  |
|  | 产品代码 | | | | | | | 9W210220 | | | | | | | |  |
|  | 全国银行业理财信息登记系统登记编码 | | | | | | | Z7002021000038 | | | | | | | |  |
|  | 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 | | | | | | | 19,482,652.46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 | | | | | | | |  |
|  | |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | | |  |  | | --- | --- | | 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2号B款A | | |  | | --- | | 9W21022A | | |  | | --- | | 16,623,061.11 | | | |  | | --- | | 万汇通汇盈2号B款B | | |  | | --- | | 9W21022B | | |  | | --- | | 2,859,591.35 | | | | | | | | | | | | | | | | |  |
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|  | 兴银理财万汇通2号B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9W21022A自起息日以来，累计净值增长率为1.1430%，年化累计净值增长率为2.4833%。 产品9W21022B自起息日以来，累计净值增长率为1.1660%，年化累计净值增长率为2.5333%。 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 | | | |  |  | | --- | --- | | 9W210220 |  | | |  | | --- | | 2021年9月30日 | | |  | | --- | | 1.01147 | | |  | | --- | | 1.01147 | | |  | | --- | | 19,706,051.65 | | | |  |  | | --- | --- | | 9W21022A |  | | |  | | --- | | 2021年9月30日 | | |  | | --- | | 1.01143 | | |  | | --- | | 1.01143 | | |  | | --- | | 16,813,113.51 | | | |  |  | | --- | --- | | 9W21022B |  | | |  | | --- | | 2021年9月30日 | | |  | | --- | | 1.01166 | | |  | | --- | | 1.01166 | | |  | | --- | | 2,892,938.14 | | | | | | | | | | | | | | | | | |  |
|  |  |  |  | | | |  | | |  | |  | |  | |  | |  |  |
|  | **§ 四. 产品投资经理简介** | | | | | | | | | | | | | | |  | |  |  |
|  |  |  |  | | | |  | | |  | |  | |  | |  | |  |  |
|  | 杨漠女士，南开大学硕士。具有十年以上金融从业经验，2008年加入兴业银行，先后从事自营投资（固收交易、非标投资、外币债券投资）8年和资管投资（外币理财）4年。擅长跨市场套利、境外债信用价值挖掘，对境内外市场均有丰富的投资经验。 | | | | | | | | | | | | | | |  | |  |  |
|  |  |  |  | | | |  | | |  | |  | |  | |  | |  |  |
|  | **§ 五. 报告期内产品的投资策略和运作分析** | | | | | | | | | | | | | | |  | |  |  |
|  |  |  |  | | | |  | | |  | |  | |  | |  | |  |  |
|  | 三季度短期限无风险收益率小幅上行，产品组合期限1-2年，对应此期限无风险收益率上行2bp左右，信用利差缩窄明显，约10-15bp，整体而言债券价格较季度初上涨。组合资产浮盈较多，净值稳定上行。三季度产品表现超过业绩基准上限。  三季度投资经理将价格高位央企债券减持，以增持地方城投/国企为主，同时出于对四季度联储缩表的担忧，严格控制组合久期，并安排了一定规模的年底和明年上半年到期资产，增加组合在缩表敏感时点择机配置的灵活性。 | | | | | | | | | | | | | | |  | |  |  |
|  |  |  |  | | | |  | | |  | |  | |  | |  | |  |  |
|  | **§ 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2号B款美元净值型理财产品2021年第三季度报告 | | | | | | | | | | | | | | |  | |  |  |
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|  |  | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | |  | | --- | | **序号** | | |  | | --- | | **资产类型** | | |  | | --- | | **直接投资占比（%）** | | |  | | --- | | **间接投资占比（%）** | | | |  | | --- | | 1 | | |  | | --- | | 现金及存款 | | |  | | --- | | 1.48 | | |  | | --- | | -- | | | |  | | --- | | 2 | | |  | | --- | | 债券投资 | | |  | | --- | | 98.52 | | |  | | --- | | -- | | | |  | | --- | |  | | |  | | --- | | 总计 | | |  | | --- | | 100.00 | | |  | | --- | | -- | | | | | | | | | | | | | | | | | |  |  |
|  |  |  |  | | | |  | | |  | |  | | | |  | |  |  |
|  | **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** | | | | | | | | | | | | | | | |  |
|  |  |  | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | |  | | --- | | **序号** | | |  | | --- | | **资产名称** | | |  | | --- | | **资产面额** | | |  | | --- | | **占产品资产净值的比例（%）** | | | |  | | --- | | 1 | | |  | | --- | | ZZCITY5.705/24/22 | | |  | | --- | | 1,900,000.00 | | |  | | --- | | 9.83 | | | |  | | --- | | 2 | | |  | | --- | | KMRLGP31/212/12/22 | | |  | | --- | | 1,900,000.00 | | |  | | --- | | 9.70 | | | |  | | --- | | 3 | | |  | | --- | | CHDXCH31/411/29/21 | | |  | | --- | | 1,900,000.00 | | |  | | --- | | 9.66 | | | |  | | --- | | 4 | | |  | | --- | | QDHTCO2.9803/04/24 | | |  | | --- | | 1,800,000.00 | | |  | | --- | | 9.10 | | | |  | | --- | | 5 | | |  | | --- | | YWSOAO402/18/25 | | |  | | --- | | 1,100,000.00 | | |  | | --- | | 5.74 | | | |  | | --- | | 6 | | |  | | --- | | ZHANLO57/808/26/22 | | |  | | --- | | 1,000,000.00 | | |  | | --- | | 5.22 | | | |  | | --- | | 7 | | |  | | --- | | ZHANLO3.4512/19/23 | | |  | | --- | | 1,000,000.00 | | |  | | --- | | 5.22 | | | |  | | --- | | 8 | | |  | | --- | | QDWCDG3.911/18/22 | | |  | | --- | | 1,000,000.00 | | |  | | --- | | 5.18 | | | |  | | --- | | 9 | | |  | | --- | | TYLCDI3.706/26/23 | | |  | | --- | | 1,000,000.00 | | |  | | --- | | 5.11 | | | | | | | | | | | | | | | | | |  |
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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 | | | | | | | | | | |  | | |  |
|  | |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | | |  |  | | --- | --- | | **产品代码** |  | | |  | | --- | | **资产名称** | | |  | | --- | | **资产面额（元）** | | |  | | --- | | **承销商/发行人** | | | | | | | | | | | | | | | | |  | | |  |
|  | |  |  |  | | --- | --- | --- | | |  |  | | --- | --- | | 无 |  | | | | | | | | | | | | | | | | |  | | |  |
|  |  | |  | |  | |  | | |  | |  | | | |  | | |  |
|  |  | |  | | 5.2 理财产品在报告期内其他关联交易 | | | | | | | | | | |  | | |  |
|  | |  |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | |  |  | | --- | --- | | **产品代码** |  | | |  | | --- | | **资产名称** | | |  | | --- | | **资产面额（元）** | | |  | | --- | | **交易类型** | | |  | | --- | | **关联方名称** | | | | | | | | | | | | | | | | |  | | |  |
|  | |  |  |  | | --- | --- | --- | | |  |  | | --- | --- | | 无 |  | | | | | | | | | | | | | | | | |  | | |  |
|  |  | |  | |  | |  | | |  | |  | | | |  | | |  |
|  |  | |  | | 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 | | |  | | --- | | 216201400100271682 | | |  | | --- | | 兴银理财万汇通2号B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 | | | | | | | | | | | | | | |  | | |  |
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