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|  | 兴银理财万汇通1号J款美元净值型理财产品2021年年度报告 | | | | | | | | | | | | | | |  |
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|  | **兴银理财万汇通1号J款美元净值型理财产品 2021年年度报告** | | | | | | | | | | | | | | |  |
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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：2022年5月11日 | | | | | | |  | | |  |
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|  | 兴银理财万汇通1号J款美元净值型理财产品2021年年度报告 | | | | | | | | | | | | | | |  |
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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. 理财托管机构报告 § 七. 审计报告 § 八. 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J款美元净值型理财产品2021年年度报告 | | | | | | | | | | | | | | |  |
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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** | | | | | | | | | | | | | | |  |
|  |  | | | | | |  |  | |  | |  | | | |  |
|  | 产品名称 | | | | | | | 兴银理财万汇通1号J款美元净值型理财产品 | | | | | | | |  |
|  | 产品代码 | | | | | | | 9W210100 | | | | | | | |  |
|  | 全国银行业理财信息登记系统登记编码 | | | | | | | Z7002021000177 | | | | | | | |  |
|  | 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 | | | | | | | 37,330,064.7份 | | | | | | | |  |
|  | 业绩比较基准 | | | | | | | -- | | | | | | | |  |
|  | 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 | | | |  | | --- | | 万汇通汇盈1号J款A | | |  | | --- | | 9W21010A | | |  | | --- | | 29,845,664.96 | | | |  | | --- | | 万汇通汇盈1号J款B | | |  | | --- | | 9W21010B | | |  | | --- | | 7,484,399.74 | | | | | | | | | | | | | | | | |  |
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|  | 兴银理财万汇通1号J款美元净值型理财产品2021年年度报告 | | | | | | | | | | | | | | |  | | | |  |
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|  | **§ 三. 产品收益表现** | | | | | | | | | | | | | | |  | | | |  |
|  |  | |  | | | |  | | |  | |  | |  | |  | | | |  |
|  |  | | 产品9W21010A自成立日以来，累计净值增长率为-0.0680%，年化累计净值增长率为-0.2298%。 产品9W21010B自成立日以来，累计净值增长率为-0.0680%，年化累计净值增长率为-0.2298%。 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 | | | |  |  | | --- | --- | | 9W210100 |  | | |  | | --- | | 2021年12月31日 | | |  | | --- | | 0.99932 | | |  | | --- | | 0.99932 | | |  | | --- | | 37,304,590.00 | | | | | | | | | | | | | | | | | | |  |
|  |  | | |  |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | |  |  | | --- | --- | | 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 | | | |  |  | | --- | --- | | 9W21010A |  | | |  | | --- | | 2021年12月31日 | | |  | | --- | | 0.99932 | | |  | | --- | | 0.99932 | | |  | | --- | | 29,825,265.85 | | | |  |  | | --- | --- | | 9W21010B |  | | |  | | --- | | 2021年12月31日 | | |  | | --- | | 0.99932 | | |  | | --- | | 0.99932 | | |  | | --- | | 7,479,324.15 | | | | | | | | | | | | | | | | | | |  |
|  |  | |  | | | |  | | |  | |  | |  | |  | | | |  |
|  | **§ 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。 | | | | | | | | | | | | | | |  | | | |  |
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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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|  | 产品为公司首款外币理财产品，目前已运行10个月，净值整体稳定，回撤较低。产品成立后经历4月华融事件冲击、10月地产债冲击，在两次市场价格下挫时低位增持，在8月市场高位减持部分浮盈较多的资产，对市场预判符合后续走势，同时，通过一二级套利策略增厚收益，产品业绩表现高于市场同类产品。  产品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。从目前组合静态收益率、久期、资产资质情况看，组合整体风险可控。 | | | | | | | | | | | | | | |  | | | |  |
|  |  | |  | | | |  | | |  | |  | |  | |  | | | |  |
|  | **§ 六. 理财托管机构报告** | | | | | | | | | | | | | | |  | | | |  |
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|  | 兴银理财万汇通1号J款美元净值型理财产品2021年年度报告 | | | | | | | | | | | | | | |  | |  |
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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. 审计报告** | | | | | | | | | | | | | | |  | |  |
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|  | 本产品聘请毕马威会计师事务所（特殊普通合伙）上海分所依据中国注册会计师审计准则对本产品的财务报表，包括2021年12月31日的资产负债表，2021年度的利润表和理财产品净值变动表以及相关财务报表附注进行了审计，并出具审计报告。 | | | | | | | | | | | | | | |  | |  |
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|  | **§ 八. 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** | | |  | | --- | | **直接投资占比（%）** | | |  | | --- | | **间接投资占比（%）** | | | |  | | --- | | 1 | | |  | | --- | | 现金及存款 | | |  | | --- | | 6.08 | | |  | | --- | | -- | | | |  | | --- | | 2 | | |  | | --- | | 债券投资 | | |  | | --- | | 93.92 | | |  | | --- | | -- | | | |  | | --- | |  | | |  | | --- | | 总计 | | |  | | --- | | 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。 | | | | | | | | | | | | | | |  | |  |
|  | **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。 | | | | | | | | | | | | | | |  | |  |
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|  | 兴银理财万汇通1号J款美元净值型理财产品2021年年度报告 | | | | | | | | | | | | | | |  | | | |  |
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|  |  | | | | | | | | | | | | | | |  | | | |  |
|  | 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 | | |  | | --- | | ZHANLO3.4512/19/23 | | |  | | --- | | 3,780,747.60 | | |  | | --- | | 10.13 | | | |  | | --- | | 2 | | |  | | --- | | ZZCITY5.705/24/22 | | |  | | --- | | 3,657,924.00 | | |  | | --- | | 9.81 | | | |  | | --- | | 3 | | |  | | --- | | ZHANLO57/808/26/22 | | |  | | --- | | 3,052,239.30 | | |  | | --- | | 8.18 | | | |  | | --- | | 4 | | |  | | --- | | QDHTCO2.9803/04/24 | | |  | | --- | | 2,749,514.80 | | |  | | --- | | 7.37 | | | |  | | --- | | 5 | | |  | | --- | | CHADEC5.809/18/22 | | |  | | --- | | 2,106,080.10 | | |  | | --- | | 5.65 | | | |  | | --- | | 6 | | |  | | --- | | GXCMIN31/209/17/22 | | |  | | --- | | 1,919,038.00 | | |  | | --- | | 5.14 | | | |  | | --- | | 7 | | |  | | --- | | GSHIAV31/206/10/24 | | |  | | --- | | 1,793,250.00 | | |  | | --- | | 4.81 | | | |  | | --- | | 8 | | |  | | --- | | CQNANA4.207/07/24 | | |  | | --- | | 1,712,815.00 | | |  | | --- | | 4.59 | | | |  | | --- | | 9 | | |  | | --- | | SHAGAN3.306/01/24 | | |  | | --- | | 1,490,625.00 | | |  | | --- | | 4.00 | | | |  | | --- | | 10 | | |  | | --- | | KMRLGP31/212/12/22 | | |  | | --- | | 1,387,988.10 | | |  | | --- | | 3.72 | |  | |   本产品季末时点由于市值波动导致被动超标。管理人在合理期限内进行调整，截止到报告披露日，已调整至符合相关要求。 | | | | | | | | | | | | | | | | |  |
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|  | 兴银理财万汇通1号J款美元净值型理财产品2021年年度报告 | | | | | | | | | | | | | | |  | | | |  |
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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** | | | | | | | | | | | | | | | | |  | | | |  |
|  | |  |  |  | | --- | --- | --- | | |  |  | | --- | --- | | 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 | | |  | | --- | | 216201400100274312 | | |  | | --- | | 兴银理财万汇通1号J款美元净值型理财产品 | | | | | | | | | | | | | | | | | | |  |
|  |  | |  | |  | |  | | |  | |  | | | |  | | | |  |
|  | 兴银理财有限责任公司 | | | | | | | | | | | | | | |  | | | |  |
|  | 2022年5月11日 | | | | | | | | | | | | | | |  | | | |  |
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