∙**业务概况**

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| --- | --- | --- | --- | --- | --- |
| **业务板块** | **交易品种** | **笔数** | **合计金额** | **最大金额** | **最小金额** |
| 自营业务 |  |  |  |  |  |
| 理财业务 |  |  |  |  |  |

∙**风险概况**

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| **业务板块** | **主体** | **>1亿主体** | **久期** | **杠杆率** | **止损** | **预警** | **违约** |
| 自营业务 |  |  |  |  | 无新增 | 无新增 | 无新增 |
| 理财业务 |  |  |  | - |
| **业务板块** | **信用债占比** | | **城投债占比** | | **私募债占比** | **永续债占比** | **次级债占比** |
| 自营业务 |  | |  | |  |  |  |
| 理财业务 |  | |  | |  |  |  |

∙**负面舆情监测**

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **监测对象** | **类别** | **发行主体** | **金额** | **起息日** | **到期日** | **部门** | **影响/建议** | **成本** | **估值** |
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|  | **红色事件** | 风险，采取措施 | **橙色事件** | 预警，分析反馈 | 蓝色事件 | 提示关注 |

**一、业务结构**

**（一）同业业务中心**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| 部门:同业业务中心 | |  |  | 单位：亿元、% | |
| **资产** | **余额** | **占比** | **负债** | **余额** | **占比** |
| 上存约期 | 6.00 | 1.09% | 发行 | 115.90 | 68.27% |
| 代理存放同业 | 19.30 | 3.50% | 同业借款 | 20.00 | 11.78% |
| 债券 | 303.52 | 55.09% | 回购 | 30.87 | 18.18% |
| 债券借贷 | 1.50 | 0.27% | 资金调剂 | 3.00 | 1.77% |
| 其他资产投资 | 112.39 | 20.40% |  |  |  |
| 同业借款 | 1.00 | 0.18% |  |  |  |
| 回购 | 54.29 | 9.85% |  |  |  |
| 存放同业 | 27.90 | 5.06% |  |  |  |
| 拆借 | 13.30 | 2.41% |  |  |  |
| 货币基金 | 11.77 | 2.14% |  |  |  |
| **资产合计** | **550.97** | **100%** | **负债合计** | **169.77** | **100%** |
| 数据来源：COMSTAR系统、省联社资金统一平台，余额采用系统中市值数据计算，与会计核算数据口径上存在的差异 | | | | | |

**（二）理财事业部**

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| --- | --- | --- | --- | --- | --- |
| 部门:理财事业部 | | |  | 单位：亿元、% | |
| **资产** | **余额** | **占比** | **负债** | **余额** | **占比** |
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| **资产合计** |  | **100%** | **负债合计** |  | **100%** |
| 数据来源：理财资产管理系统、宁波银行估值表，余额采用系统中市值数据计算，与会计核算数据口径上存在的差异 | | | | | |

**二、交易概况**

**（一）自营业务**

**1.按业务类别划分**

单位：亿元

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **业务类别** | **方向** | **笔数** | **金额** | **最大单笔金额** | **最小单笔金额** |
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| **合计** | |  |  |  |  |

数据来源：COMSTAR系统、省联社资金统一平台

**2.按投组划分**

单位：亿元

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **投组** | **方向** | **笔数** | **金额** | **最大单笔金额** | **最小单笔金额** |
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| **合计** | |  |  |  |  |

数据来源：COMSTAR系统、省联社资金统一平台

**（二）理财业务**

**1.按业务类别划分**

单位：亿元

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **业务类别** | **方向** | **笔数** | **金额** | **最大单笔金额** | **最小单笔金额** |
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| **合计** | |  |  |  |  |

数据来源：理财资产管理系统、宁波银行估值表

**2.按投组划分**

单位：亿元

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **投组** | **方向** | **笔数** | **金额** | **最大单笔金额** | **最小单笔金额** |
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| **合计** | |  |  |  |  |

数据来源：理财资产管理系统、宁波银行估值表

**（四）交易对手**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| 单位：亿元 | | | | | | |
| **交易对手** | **方向** | **部门** | **金额** | **笔数** | **最大单笔** | **最小单笔** |
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**（五）预警债券名单**

单位：亿元

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| --- | --- | --- | --- |
| **债券名称** | **发行主体** | **余额** | **分类** |
| 16青国投MTN001 | 青海省国有资产投资管理有限公司 | 0.50 | 永续预警 |
| 17开元专项债01  16道桥01  16遵桥01  15遵义道桥债  17红果专项债01  18红果专项债  16遵停车债  17遵义播投债02 | 贵州凯里开元城市投资开发有限责任公司；遵义道桥建设（集团）有限公司；贵州省红果经济技术开发区开发有限责任公司；遵义市新区开发投资有限责任公司；遵义市播州区城市建设投资经营(集团)有限公司 | 5.75 | 区域风险 |
| 15营口沿海债 | 营口沿海开发建设集团有限公司 | 1.00 | 评级观察 |
| 19迈科A | 西安迈科金属国际集团有限公司 | 1.49 | 弱资质 |
| **合计** |  | **8.74** |  |

**（六）违约/欠息债券**

单位：亿元

|  |  |  |  |
| --- | --- | --- | --- |
| **债券名称** | **发行主体** | **余额** | **分类** |
| 18永泰集团SCP001 | 永泰集团有限公司 | 1.00 | 违约 |
| 17华阳04 | 中国华阳经贸集团有限公司 | 0.40 | 违约 |
| 16美兰01、16美兰02 | 海口美兰国际机场有限责任公司 | 0.80 | 违约 |
| 海航203 | 海南航空控股股份有限公司 | 0.49 | 违约 |
| 15中信国安MTN001 | 中信国安集团股份有限公司 | 0.30 | 违约 |
| 15包商银行二级 | 包商银行股份有限公司 | 1.00 | 减记 |
| **合计** |  | **3.99** |  |

**三、风险监测**

**（一）监测指标**

**1.非金融企业债券主体集中度**

**（1）同业业务中心**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 部门:同业业务中心 | |  | 单位：亿元、笔 | |
| **主体持仓金额区间** | **主体数量** | **业务笔数** | **业务余额** | **占比** |
| 低于5千万（含） |  |  |  |  |
| 5千万至1亿（含） |  |  |  |  |
| 1亿至2亿（含） |  |  |  |  |
| 超过2亿 |  |  |  |  |
| **合计** |  |  |  | **100.00%** |
| 数据来源：COMSTAR系统、省联社资金统一平台 | | | | |

**其中，前十大发行主体明细：**

|  |  |  |
| --- | --- | --- |
| 部门:同业业务中心 | 单位：亿元、笔 | |
| **发行主体** | **业务余额** | **笔数** |
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| 数据来源：COMSTAR系统、省联社资金统一平台 | | |
| 备注：不含同业线下和债基项下非金融企业债券投资 | | |

**省内各地市非金融债券投资情况：**

|  |  |  |
| --- | --- | --- |
| 部门:同业业务中心 | 单位：亿元、% | |
| **城市** | **业务余额** | **占比** |
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| **合计** |  | **100.00%** |
| 数据来源：COMSTAR系统、省联社资金统一平台 | | |
| 备注：不含同业线下和债基项下非金融企业债券投资 | | |

**（2）理财事业部**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 部门:理财事业部 |  |  | 单位：亿元、笔 | |
| **区间** | **主体数量** | **业务笔数** | **业务余额** | **占比** |
| 低于5千万（含） |  |  |  |  |
| 5千万至1亿（含） |  |  |  |  |
| 1亿至2亿（含） |  |  |  |  |
| 超过2亿 |  |  |  |  |
| **合计** |  |  |  | **100.00%** |
| 数据来源：理财资产管理系统、宁波银行估值表  备注：不含委外项下非金融企业债券投资 | | | | |

**其中，前十大发行主体明细：**

|  |  |  |
| --- | --- | --- |
| 部门:理财事业部 | 单位：亿元、笔 | |
| **发行主体** | **业务余额** | **笔数** |
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| 数据来源：理财资产管理系统、宁波银行估值表 | | |
| 备注：不含委外项下非金融企业债券投资 | | |

**省内各地市非金融债券投资情况：**

|  |  |  |
| --- | --- | --- |
| 部门:理财事业部 | 单位：亿元、% | |
| **城市** | **业务余额** | **占比** |
| 厦门市 |  |  |
| 泉州市 |  |  |
| 漳州市 |  |  |
| 福州市 |  |  |
| **合计** |  | **100.00%** |
| 数据来源：理财资产管理系统、宁波银行估值表 | | |
| 备注：不含委外项下非金融企业债券投资 | | |

**2.久期指标**

单位：亿元、年

|  |  |  |
| --- | --- | --- |
| **指标名称** | **债券规模** | **加权久期** |
| 同业业务中心债券久期 |  |  |
| 其中：利率债久期 |  |  |
| 金融债久期（除利率债外） |  |  |
| 非金融企业债券久期 |  |  |
| 理财事业部债券久期 |  |  |
| 其中：利率债久期 |  |  |
| 金融债久期（除利率债外） |  |  |
| 非金融企业债券久期 |  |  |
| 数据来源：理财资产管理系统、宁波银行估值表、资金业务管理系统、COMSTAR系统 | | |
| 备注：不含同业线下、债基、委外项下债券投资 | | |

**3.杠杆指标**

单位：%

|  |  |  |
| --- | --- | --- |
| **指标名称** | **杠杆率** | **监管值** |
| **自营业务：** |  |  |
| 自营债券正回购杠杆率 |  | 80% |
| 自营债券逆回购杠杆率 |  | 80% |
| **理财产品：** |  |  |
| 丰裕杠杆率 |  | 140% |

**4.债券投资比例**

|  |  |  |
| --- | --- | --- |
| **指标名称** | **自营** | **理财** |
| 债券投资占2021年一季度末全行总资产比例 |  |  |
| 非金融企业债券投资占债券投资总额比例 |  |  |
| AA+以下非金融企业债券投资占非金融企业债券总额比例 |  |  |
| 城投债投资占债券投资总额比例 |  |  |
| 私募债投资占债券投资总额比例 |  |  |
| 永续债投资占债券投资总额比例 |  |  |
| 次级债投资占债券投资总额比例 |  |  |
| 混合资本债投资占债券投资总额比例 |  |  |

**5.货币市场基金**

|  |  |
| --- | --- |
|  | 单位：亿元 |
| **指标名称** | **指标值** |
| 单只投资金额占该只基金发行规模的最大比例 |  |
| 单只投资金额占该只基金发行规模的最小比例 |  |
| 货币基金管理人 |  |
| 最大一家管理人投资金额 |  |
| 最小一家管理人投资金额 |  |

**6.市场风险限额**

|  |  |  |
| --- | --- | --- |
| **指标名称** | **指标值** | **指标要求** |
| 自营资金投资债券组合久期 |  | ≤5年 |
| 理财资金投资债券组合久期 |  | ≤5年 |
| 自营债券回购杠杆率 |  | ≤上季末净资产的80% |
| 交易价格偏离度绝对值 |  | ≤1.5% |

**7.单券止损限额**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **债券名称** | **业务部门** | **指标值** | **指标要求** | **备注** |
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| 数据来源：理财资产管理系统、宁波银行估值表、COMSTAR系统、资金业务管理系统，尚未涵盖省联社资金统一平台数据  注：违约债券不再更新估值数据，故不再计算止损限额 | | | | |

**8.信用风险限额**

|  |  |  |
| --- | --- | --- |
| **指标名称** | **指标值** | **指标要求** |
| 非金融企业债券单券集中度 |  | ≤30% |
| 备注：非金融企业债券集中度不含ABS | | |

**9.匿名客户集中度**

|  |  |  |
| --- | --- | --- |
|  | 单位：亿元 | |
| **类别** | | **金额** |
| 细分类别 | 华融优智 |  |
| 货币基金 |  |
| 资产支持证券 |  |
| 合计 | |  |
| 一级资本净额 | |  |
| **占比** | |  |
| 限额 | | 15% |
| 数据来源：理财资产管理系统、宁波银行估值表、COMSTAR系统、资金业务管理系统 | | |
| 备注1：一级资本净额采用2021年3月31日数据 | | |
| 备注2：货币基金、资产支持证券计算依据WIND分类数据，与人工识别可能存在差异，计算结果供参考 | | |

**10.沪深300ETF**

单位：亿元、年

|  |  |  |
| --- | --- | --- |
| **指标名称** | **实际值** | **审批条件** |
| 沪深300ETF持仓总额 |  | ≤3.00 |
| 单笔沪深300ETF金额 |  | ≤0.30 |
| 单只理财持仓比例 |  | ≤净资产的5% |
| 浮盈比例 |  | ≤20% |
| 浮亏比例 |  | ≤10% |
| 数据来源：理财资产管理系统、宁波银行估值表 | | |

**（二）负面舆情监测**