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|  | 兴银理财金雪球稳利1号B款净值型理财产品2021年半年度报告 |  |
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|  | **兴银理财金雪球稳利1号B款净值型理财产品2021年半年度报告** |  |
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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：2021年9月23日 |  |  |
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|  | 兴银理财金雪球稳利1号B款净值型理财产品2021年半年度报告 |  |
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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. 理财托管机构报告§ 七. 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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|  | 兴银理财金雪球稳利1号B款净值型理财产品2021年半年度报告 |  |
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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 | 兴银理财金雪球稳利1号B款净值型理财产品 |  |
|  | 产品代码 | 9C212002 |  |
|  | 全国银行业理财信息登记系统登记编码 | Z7002020000080 |  |
|  | 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 | 9,584,638,537.86份 |  |
|  | 业绩比较基准 | 无 |  |
|  | 投资币种 | 人民币 |  |
|  | 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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|  | 兴银理财金雪球稳利1号B款净值型理财产品2021年半年度报告 |  |
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|  | **§ 三. 产品收益表现** |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  | 产品9C212002自起息日以来，累计净值增长率为3.1450%，年化累计净值增长率为4.0137%。报告期末，产品净值表现具体如下： |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  | **估值日期** | **产品份额净值** | **产品累计净值**  | **产品资产净值** |  |  |
|  | 2021年6月30日 | 1.03145 | 1.03145 | 9,886,029,831.28 |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  | **§ 四. 产品投资经理简介** |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  |  周伟君先生，浙江大学经济学硕士， FRM，具有银行间本币交易员资格、上海证券交易所交易员资格，7年金融领域投资经验。2014年起历任浙商银行投资经理、ABS投资经理；曾借调至上海证券交易所参与信用债和ABS发行审核。2020年加入兴银理财，负责多款开放式纯债产品和封闭式产品投资管理。投资风格稳健，根据市场研判灵活调整投资策略，擅长信用债和ABS投资价值挖掘，注重衡量各类投资标的风险收益比。曾在《债券》、《金融市场研究》等专业期刊发表研究论文。 |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  | **§ 五. 报告期内产品的投资策略和运作分析** |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  |  1、市场观点  2021年上半年，债券市场收益率呈现区间震荡的格局，大致可以分为三个阶段： 1、春节前，永煤事件后信用债市场情绪逐渐平复，但债市杠杆率上升触发政策调整，MLF缩量续作、跨节流动性安排不及预期、资金面明显收紧，引发市场对货币政策转向担忧，带动收益率大幅上行，10Y国债收益率一度升至年内高点；2、春节后，虽经济延续修复态势，但货币政策维持宽松、政府债券供给压力迟迟未至，市场对基本面利空的反应钝化，在资金面推动下收益率持续震荡下行，10Y国债收益率一度创年内新低；3、五月中下旬至今，随着地方债发行提速、资金价格中枢上移，市场预期后续资金面波动加大，利率区间震荡。 回顾上半年，无论是国内金融、经济、通胀数据的超预期变动，还是全球再通胀预期升温、美债收益率一度大幅上行，都未能引起国内债市的较大反应，货币政策与财政节奏是债市运行的主线逻辑。利率分别经历了春节前资金收紧担忧导致的上行、节后持续宽松叠加财政迟未发力的下行，及年中地方债开启放量、资金面边际收紧但仍显宽松背景下的震荡。 展望三季度，对于债券市场，我们维持弱势震荡、利率趋势性机会还需等待的判断,整体持中性态度，继续注重票息行情。 在“经济复苏放缓，货币政策稳健，紧信用趋势延续”的环境下，利率债行情并不悲观，但收益率预计延续区间震荡态势，不能盲目博弈利率单边下行。从节奏上看，需要关注扰动因素的冲击，主要包括地方债供给压力的阶段性上升和美联储Taper信号的释放。国内经济虽复苏放缓但韧性仍然不低，消费、制造业缓慢修复背景下，出口、地产投资拉动作用虽然逐渐减弱但回落幅度有限，因此基本面仍有韧性。整体流动性预计仍将维持相对平稳，也难以出现政策基于基本面因素的再度相应调整。所以我们建议三季度逢低做多，更加注重较为稳定的票息策略，同时，适当参与波段行情。 2、 上半年运作回顾  2021年上半年，债券市场区间震荡。随着春节前资金面波动，债券市场收益率出现了上行，产品择机加仓了 |  |
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|  | 兴银理财金雪球稳利1号B款净值型理财产品2021年半年度报告 |  |  |
|  |  |  |  |  |  |  |  |
|  |  |  |  |
|  | NCD，春节后市场回暖，产品继续拉长久期，整体获得较好的资本利得。五月下旬资金面波动加大，获利了结了利差压缩至低位的资产，降低组合久期和杠杆，继续转为中性票息策略。 3、 三季度投资策略  展望三季度，产品将继续保持稳健的投资风格，以票息策略为主，维持中性的杠杆水平与组合久期，严控集中度和个券风险，优化持仓结构，提升组合静态收益。交易方面，围绕资金利率和政策利率的利差波动进行操作。 |  |  |
|  |  |  |  |  |  |  |  |
|  | **§ 六. 理财托管机构报告** |  |  |
|  |  |  |  |  |  |  |  |
|  |  |  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。 |  |
|  |  |  |  |  |  |  |  |
|  | **§ 七. 投资组合情况** |  |  |
|  |  |  |  |  |  |  |  |
|  |  | **1.报告期末产品资产组合情况** |  |
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| --- |
| **序号** |

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|  |
| --- |
| **资产类型** |

 |

|  |
| --- |
| **直接投资占比（%）** |

 |

|  |
| --- |
| **间接投资占比（%）** |

 |
|

|  |
| --- |
| 1 |

 |

|  |
| --- |
| 现金及存款 |

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|  |
| --- |
| 7.49 |

 |

|  |
| --- |
| 25.02 |

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| --- |
| 2 |

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|  |
| --- |
| 买入返售金融资产 |

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|  |
| --- |
| 0.09 |

 |

|  |
| --- |
| 0.09 |

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|

|  |
| --- |
| 3 |

 |

|  |
| --- |
| 债券投资 |

 |

|  |
| --- |
| 74.89 |

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|  |
| --- |
| 74.89 |

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|

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| --- |
| 4 |

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|  |
| --- |
| 委外投资 |

 |

|  |
| --- |
| 17.53 |

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| --- |
| 0.00 |

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| 总计 |

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| --- |
| 100.00 |

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| 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。 |  |  |
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|  | 兴银理财金雪球稳利1号B款净值型理财产品2021年半年度报告 |  |
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|  |  |  |
|  | **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 |

 |

|  |
| --- |
| 光大永明资产-永聚固收124号资产管理产品 |

 |

|  |
| --- |
| 1,199,940,006.00 |

 |

|  |
| --- |
| 12.15 |

 |
|

|  |
| --- |
| 2 |

 |

|  |
| --- |
| 新华资产-明远四号资产管理产品 |

 |

|  |
| --- |
| 699,860,097.93 |

 |

|  |
| --- |
| 7.09 |

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|

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| --- |
| 3 |

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| --- |
| 上海银行大额存单20210315001 |

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| 300,000,000.00 |

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| --- |
| 3.03 |

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| 4 |

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| --- |
| Z存放同业（线上）20210202001 |

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| --- |
| 200,000,000.00 |

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| 2.02 |

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| 5 |

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| 21南电SCP005 |

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| 200,000,000.00 |

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| 2.02 |

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| 6 |

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| 21宁波银行CD100 |

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| 200,000,000.00 |

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| 1.98 |

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| 7 |

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| --- |
| 21厦门国际银行CD065 |

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| --- |
| 200,000,000.00 |

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| 1.98 |

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| 21江苏银行CD058 |

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| --- |
| 200,000,000.00 |

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| --- |
| 1.96 |

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| 9 |

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| --- |
| 20江苏银行CD214 |

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| --- |
| 200,000,000.00 |

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| --- |
| 1.96 |

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| --- |
| 10 |

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|  |
| --- |
| 20农发清发01 |

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| --- |
| 160,000,000.00 |

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| 1.62 |

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|  | 兴银理财金雪球稳利1号B款净值型理财产品2021年半年度报告 |  |
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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 |  |
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| --- | --- |
| **产品代码** |  |

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|  |
| --- |
| **资产名称** |

 |

|  |
| --- |
| **资产面额（元）** |

 |

|  |
| --- |
| **承销商/发行人** |

 |
|

|  |  |
| --- | --- |
| 9C212002 |  |

 |

|  |
| --- |
| 19宜城F1 |

 |

|  |
| --- |
| 20,000,000.00 |

 |

|  |
| --- |
| 宜兴市城市发展投资有限公司 |

 |
|

|  |  |
| --- | --- |
| 9C212002 |  |

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|  |
| --- |
| 18闽投MTN004 |

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|  |
| --- |
| 50,000,000.00 |

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| --- |
| 兴业银行股份有限公司 |

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| 9C212002 |  |

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| --- |
| 19鲁黄金MTN008 |

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| 10,000,000.00 |

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| 兴业银行股份有限公司 |

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| 9C212002 |  |

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| 21苏城投SCP002 |

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| 10,000,000.00 |

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| 兴业银行股份有限公司 |

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| 20乐清国投CP003 |

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| 21靖江城投CP001 |

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| 18福新能源MTN001 |

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| 19阜阳建投PPN001 |

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| 19龙城投资MTN001 |

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| 21高淳建设SCP002 |

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| 19中国华融债01(品种一) |

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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** |  |

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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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| 21闽漳龙SCP001 |

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|  | 兴银理财金雪球稳利1号B款净值型理财产品2021年半年度报告 |  |  |
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| 龙岩市汇金发展集团有限公司 |

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| 21龙岩汇金SCP006 |

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| 龙岩市汇金发展集团有限公司 |

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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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| **序号** |

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| **账户类型** |

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| **账户编号** |

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| **账户名称** |

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| 托管账户 |

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| 兴银理财金雪球稳利1号B款 |

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|  | 兴银理财有限责任公司 |  |  |
|  | 2021年9月23日 |  |  |
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