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|  | 兴银理财悦动6个月客户周期1号增强型固收类理财产品2022年第二季度报告 |  |
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|  | **兴银理财悦动6个月客户周期1号增强型固收类理财产品2022年第二季度报告** |  |
|  |  |  |  |  |  |  |  |
|  |  | 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：2022年7月21日 |  |  |
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|  | 兴银理财悦动6个月客户周期1号增强型固收类理财产品2022年第二季度报告 |  |
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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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|  | 兴银理财悦动6个月客户周期1号增强型固收类理财产品2022年第二季度报告 |  |
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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 | 兴银理财悦动6个月客户周期1号增强型固收类理财产品 |  |
|  | 产品代码 | 9K220310 |  |
|  | 全国银行业理财信息登记系统登记编码 | Z7002022000009 |  |
|  | 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 | 1,148,421,859.42份 |  |
|  | 业绩比较基准/业绩报酬计提基准 | 3.20%--4.50%/4.50% |  |
|  | 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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|  |  |
| --- | --- |
| 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 |

 |
|

|  |
| --- |
| 兴银悦动6个月1号A |

 |

|  |
| --- |
| 9K22031A |

 |

|  |
| --- |
| 1,141,922,872.91 |

 |
|

|  |
| --- |
| 兴银悦动6个月1号B（社保专属） |

 |

|  |
| --- |
| 9K22031B |

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|  |
| --- |
| 6,498,986.51 |

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|  | 兴银理财悦动6个月客户周期1号增强型固收类理财产品2022年第二季度报告 |  |  |  |
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|  | **§ 三. 产品收益表现** |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  |  |  | 产品9K22031A自成立日以来，累计净值增长率为1.5940%，年化累计净值增长率为3.7058%。产品9K22031B自成立日以来，累计净值增长率为1.5900%，年化累计净值增长率为3.6965%。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 |

 |
|

|  |  |
| --- | --- |
| 9K220310 |  |

 |

|  |
| --- |
| 2022年6月30日 |

 |

|  |
| --- |
| 1.01594 |

 |

|  |
| --- |
| 1.01594 |

 |

|  |
| --- |
| 1,166,730,923.26 |

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| --- | --- |
| 销售代码 |  |

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| --- |
| 估值日期 |

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|  |
| --- |
| 产品份额净值 |

 |

|  |
| --- |
| 产品累计净值 |

 |

|  |
| --- |
| 产品资产净值 |

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|

|  |  |
| --- | --- |
| 9K22031A |  |

 |

|  |
| --- |
| 2022年6月30日 |

 |

|  |
| --- |
| 1.01594 |

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|  |
| --- |
| 1.01594 |

 |

|  |
| --- |
| 1,160,128,627.98 |

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|

|  |  |
| --- | --- |
| 9K22031B |  |

 |

|  |
| --- |
| 2022年6月30日 |

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|  |
| --- |
| 1.01590 |

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| --- |
| 1.01590 |

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| --- |
| 6,602,295.28 |

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|  | **§ 四. 产品投资经理简介** |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  |  薛纪晔先生，香港中文大学管理学博士，清华大学数学系硕士和本科，5年资产管理和衍生品研究经验。2018年加入兴业银行资产管理部担任投资经理。曾任中国金融期货交易所金融期货博士后研究员，在衍生品投资研究方面具有丰富经验。 |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  | **§ 五. 报告期内产品的投资策略和运作分析** |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  |  2022年第二季度市场经历剧烈调整，原因有是多方面造成的，包括美联储加息、俄乌冲突以及国内个别主要城市疫情爆发。这些不利的因素在二季度集中爆发，最终导致权益市场出现剧烈波动。操作方面，债券在二季度维持中性久期操作，适当地通过杠杆获取票息收益；权益方面，下跌过程中没有对仓位进行大的调整，只是对结构进行了一定的调整，建仓了部分稳增长板块，加入了少量成长以及消费板块。 后续操作来看，债券仍然维持中性仓位，通过杠杆进行套息交易。权益适当高配，择机通过ETF进行波段操作，结构仍然为均衡配置。 |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  | **§ 六. 投资组合情况** |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  |  | **1.报告期末产品资产组合情况** |  |  |
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|  | 兴银理财悦动6个月客户周期1号增强型固收类理财产品2022年第二季度报告 |  |  |  |
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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 |

 |

|  |
| --- |
| 7.14 |

 |

|  |
| --- |
| 8.53 |

 |
|

|  |
| --- |
| 2 |

 |

|  |
| --- |
| 债券投资 |

 |

|  |
| --- |
| 91.19 |

 |

|  |
| --- |
| 91.19 |

 |
|

|  |
| --- |
| 3 |

 |

|  |
| --- |
| 衍生品 |

 |

|  |
| --- |
| 0.00 |

 |

|  |
| --- |
| 0.28 |

 |
|

|  |
| --- |
| 4 |

 |

|  |
| --- |
| 委外投资 |

 |

|  |
| --- |
| 1.67 |

 |

|  |
| --- |
| 0.00 |

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|

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| --- |
|  |

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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。 |  |  |  |
|  | **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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| --- | --- | --- | --- | --- | --- | --- | --- |
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| --- |
| **序号** |

 |

|  |
| --- |
| **资产名称** |

 |

|  |
| --- |
| **资产规模** |

 |

|  |
| --- |
| **占产品资产净值的比例（%）** |

 |
|

|  |
| --- |
| 1 |

 |

|  |
| --- |
| 22平安银行CD006 |

 |

|  |
| --- |
| 97,773,800.00 |

 |

|  |
| --- |
| 8.38 |

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|

|  |
| --- |
| 2 |

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|  |
| --- |
| 锡保03 |

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|  |
| --- |
| 76,000,000.00 |

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|  |
| --- |
| 6.51 |

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|

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| --- |
| 3 |

 |

|  |
| --- |
| 22民生银行CD042 |

 |

|  |
| --- |
| 48,886,700.00 |

 |

|  |
| --- |
| 4.19 |

 |
|

|  |
| --- |
| 4 |

 |

|  |
| --- |
| 徐工3优 |

 |

|  |
| --- |
| 44,000,000.00 |

 |

|  |
| --- |
| 3.77 |

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|

|  |
| --- |
| 5 |

 |

|  |
| --- |
| 19南昌水投PPN001 |

 |

|  |
| --- |
| 30,462,870.00 |

 |

|  |
| --- |
| 2.61 |

 |
|

|  |
| --- |
| 6 |

 |

|  |
| --- |
| 22津城建SCP017 |

 |

|  |
| --- |
| 30,143,760.00 |

 |

|  |
| --- |
| 2.58 |

 |
|

|  |
| --- |
| 7 |

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|  |
| --- |
| Z存放同业（线上）20220621001 |

 |

|  |
| --- |
| 30,000,000.00 |

 |

|  |
| --- |
| 2.57 |

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|  |  |  |  |  |  |  |  |  |  |
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|  | 兴银理财悦动6个月客户周期1号增强型固收类理财产品2022年第二季度报告 |  |  |
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| 8 |

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| --- |
| Z存放同业（线上）20220127001 |

 |

|  |
| --- |
| 29,998,978.42 |

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|  |
| --- |
| 2.57 |

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|

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| --- |
| 9 |

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|  |
| --- |
| 22远东租赁MTN003 |

 |

|  |
| --- |
| 29,951,970.00 |

 |

|  |
| --- |
| 2.57 |

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| --- |
| 10 |

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|  |
| --- |
| 21淮安水利PPN001 |

 |

|  |
| --- |
| 27,790,884.00 |

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|  |
| --- |
| 2.38 |

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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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|

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| --- | --- |
| **产品代码** |  |

 |

|  |
| --- |
| **资产名称** |

 |

|  |
| --- |
| **资产面额（元）** |

 |

|  |
| --- |
| **承销商/发行人** |

 |
|

|  |  |
| --- | --- |
| 9K220310 |  |

 |

|  |
| --- |
| 17鲁能源MTN001 |

 |

|  |
| --- |
| 10,000,000.00 |

 |

|  |
| --- |
| 兴业银行股份有限公司 |

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| --- | --- |
| 9K220310 |  |

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|  |
| --- |
| 20桂林交投MTN002 |

 |

|  |
| --- |
| 8,500,000.00 |

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| 兴业银行股份有限公司 |

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| 9K220310 |  |

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| 20连云金控MTN001 |

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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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| 9K220310 |  |

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| --- |
| 21海沧投资MTN001 |

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| --- |
| 5,000,000.00 |

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| 兴业银行股份有限公司 |

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| 9K220310 |  |

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| --- |
| 21弘湘国投MTN001 |

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| --- |
| 3,500,000.00 |

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| 兴业银行股份有限公司 |

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| 9K220310 |  |

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| --- |
| 21淮安交通PPN001 |

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| --- |
| 8,500,000.00 |

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| 兴业银行股份有限公司 |

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| --- | --- |
| 9K220310 |  |

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| --- |
| 21淮安水利PPN001 |

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| --- |
| 27,000,000.00 |

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| 兴业银行股份有限公司 |

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| 9K220310 |  |

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| --- |
| 21鲁能源MTN007 |

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| --- |
| 8,000,000.00 |

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| 兴业银行股份有限公司 |

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| 9K220310 |  |

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| --- |
| 21三明交建PPN001 |

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| 21徐州高新PPN003 |

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| 21钟楼新城PPN001 |

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| 22百业源MTN002 |

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| 22北部湾投SCP001 |

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| 22高速地产CP002 |

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| 22格盟SCP003 |

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| 22广西旅发SCP001 |

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| 22天津港SCP001 |

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| 22新奥控股SCP001 |

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|  | 兴银理财悦动6个月客户周期1号增强型固收类理财产品2022年第二季度报告 |  |  |
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| 22镇江交通SCP002 |

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| 22栾川钼业MTN001(可持续挂钩) |

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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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| **交易标的** |

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| **交易金额（万元）** |

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| **交易类型** |

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| **关联方名称** |

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| 兴业期货-兴合3号集合资产管理计划 |

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| 兴业期货-兴合1号集合资产管理计划 |

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| 兴业期货-兴合4号集合资产管理计划 |

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| 兴业期货有限公司 |

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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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| 兴银理财悦动6个月客户周期1号增强型固收类理财产品 |

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|  | 兴银理财有限责任公司 |  |  |
|  | 2022年7月21日 |  |  |
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