|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |
|  | 兴银理财ESG兴动责任投资混合类净值型理财产品2022年半年度报告 | | | | | |  |
|  |  |  |  |  |  |  |  |
|  |  | | | | | |  |
|  |  |  |  |  |  |  |  |
|  | **兴银理财ESG兴动责任投资混合类净值型理财产品 2022年半年度报告** | | | | | |  |
|  |  |  |  |  |  |  |  |
|  |  | 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9月21日 | | | |  |  |
|  |  |  |  |  |  |  |  |
|  |  |  | 1/ | 8 |  |  |  |

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |  |  |
|  | 兴银理财ESG兴动责任投资混合类净值型理财产品2022年半年度报告 | | | | | | | |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  | | | | | | | |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  | **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 | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  | 2/ | | 8 | |  |  |  |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |
|  | 兴银理财ESG兴动责任投资混合类净值型理财产品2022年半年度报告 | | | | |  |
|  |  |  |  |  |  |  |
|  |  | | | | |  |
|  |  |  |  |  |  |  |
|  | **§ 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ESG兴动责任投资混合类净值型理财产品 | | |  |
|  | 产品代码 | | 9K221050 | | |  |
|  | 全国银行业理财信息登记系统登记编码 | | Z7002021000239 | | |  |
|  | 产品运作方式 | | 开放式 | | |  |
|  | 产品募集方式 | | 公募 | | |  |
|  | 投资类型 | | 混合类 | | |  |
|  | 报告期末产品份额总额 | | 9,432,417,270.12份 | | |  |
|  | 业绩比较基准/业绩报酬计提基准 | | 3.50%--7.00%/-- | | |  |
|  | 投资币种 | | 人民币 | | |  |
|  | 风险等级 | | R3 | | |  |
|  | 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 | | | |  | | --- | | 兴银ESG兴动责任投资A | | |  | | --- | | 9K22105A | | |  | | --- | | 5,869,907,449.56 | | | |  | | --- | | 兴银ESG兴动责任投资C | | |  | | --- | | 9K22105C | | |  | | --- | | 3,562,509,820.56 | | | | | | |  |
|  |  |  |  |  |  |  |
|  |  | 3/ | | 8 |  |  |

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |  |
|  | 兴银理财ESG兴动责任投资混合类净值型理财产品2022年半年度报告 | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |
|  | **§ 三. 产品收益表现** | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  | 产品9K22105A自成立日以来，累计净值增长率为1.3410%，年化累计净值增长率为2.1007%。 产品9K22105C自成立日以来，累计净值增长率为1.0550%，年化累计净值增长率为1.6527%。 报告期末，产品净值表现具体如下： | | | |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  | |  |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | |  |  | | --- | --- | | 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 | | | |  |  | | --- | --- | | 9K221050 |  | | |  | | --- | | 2022年6月30日 | | |  | | --- | | 1.01233 | | |  | | --- | | 1.01233 | | |  | | --- | | 9,548,709,083.51 | | | | | | | |  |
|  |  | |  |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | |  |  | | --- | --- | | 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 | | | |  |  | | --- | --- | | 9K22105A |  | | |  | | --- | | 2022年6月30日 | | |  | | --- | | 1.01341 | | |  | | --- | | 1.01341 | | |  | | --- | | 5,948,614,757.00 | | | |  |  | | --- | --- | | 9K22105C |  | | |  | | --- | | 2022年6月30日 | | |  | | --- | | 1.01055 | | |  | | --- | | 1.01055 | | |  | | --- | | 3,600,094,326.46 | | | | | | | |  |
|  |  |  |  |  |  |  |  |  |
|  | **§ 四. 产品投资经理简介** | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |
|  | 徐莹女士，上海财经大学金融学硕士，CFA，13年证券投资经验。2008年至2013年在兴业银行从事债券投资、组合投资管理，2013年至2021年任兴业基金管理有限公司固收投资部团队总监及基金经理，历任兴业定期开放债券型证券投资基金、兴业年年利定期开放债券型证券投资基金、兴业添利债券型证券投资基金、兴业14天理财债券型证券投资基金、兴业瑞丰6个月定期开放债券型证券投资基金、兴业奕祥混合型证券投资基金基金经理，2021年至今任兴银理财投资经理。擅长长期宏观趋势判断及中观产业分析，投资风格均衡稳定。 | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |
|  | **§ 五. 报告期内产品的投资策略和运作分析** | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |
|  | 一、市场回顾。宏观层面，2022年一季度，市场最重要的两个非线性变化，即俄乌冲突带来的全球通胀升温、中国加强疫情管控带来的经济衰退和供应链紊乱，而以上两个因素都使得全球经济维持滞涨的时间会增加、因而带来的民粹势力进一步激化、政策更加激进。二季度，市场经历了疫情修复以及俄乌冲突后的能源危机，以及在此影响下中国基本面的拐点向上和欧美深陷通胀沼泥下的拐点向下。从市场层面看，商品从维持高位震荡到二季度逐步回落，相比去年，基础化石能源的价格至少上涨一倍，而我国由于能源供给相对独立，加之国家对于煤炭价格、电力价格的控制手段，我国作为全球供应链的制造环节，尽管中高端利润会大幅压缩，但全球供应链地位、贸易地位仍然较为稳固，反映在权益市场上，A股相对其他发展经济体走出独立行业，经历了1-4月份的大幅调整后，市场迅速反弹，以创业板为例，本轮下跌40%，反弹至今上涨33%。债券市场则多空因素交织，整体表现出窄幅震荡格局。  二、市场展望。  展望后市，2022年从经济增速的角度，全年应该是相对困难的一年，整体呈现基本面差、政策进的状态。投资方面，地产销售大幅下滑且复苏缓慢，真正看到数据企稳，最快也要三季度中后期，甚至是四季度。消费方面，受本轮奥密克戎传播速度快、隐蔽性强的特点，国内重点城市深圳、上海前后发生疫情并封城，实际经济活动程度大幅降低，消费品以及消费服务的恢复重新蒙上阴影，且本轮疫情防控地方层层加强，为严格执行中央政策，部分中 | | | | | |  |  |
|  |  |  | 4/ | 8 |  |  |  |  |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |
|  | 兴银理财ESG兴动责任投资混合类净值型理财产品2022年半年度报告 | | | | |  |  |
|  |  |  |  |  |  |  |  |
|  |  | | | | |  |  |
|  | 小城市在有个例的情况下，果断选择大幅降低经济活动，以达到迅速控制疫情的效果，结果上看，本轮经济、商业活动影响面广、影响程度深，中小企业感受由为明显，进而对可支配收入以及居民消费信心冲击较大，后期促消费政策以及疫情政策逐步调整可能都会看到，但疫情政策的转变才能带来消费增速的真正回归。出口方面，一是由于海外疫情政策放松，供应链逐步修复；二是国内疫情政策趋严，供应链存在阶段性冲击，2022年整体看出口高速增长的势头存在减缓的可能。通胀方面，随着国际能源价格的不断上升，中国很难独善其身，PPI可能出现环比上升的态势，CPI在下半年压力会增加。上述复杂的宏观环境，债券市场，今年宽信用宽货币的整体方向短期难以改变，所有财政策略、产业政策均需货币政策的有利配合，债券震荡市的格局尚未打破，节奏上，待市场逐步消化经济反弹后，可能存在博弈反弹不及预期的机会，到时择机加仓；权益市场，年初以来的大幅震荡，股票分化较大，大盘成长处于历史估值的较贵区间，而价值、中小盘仍处于盘整区间，市场的反转需要时间或空间来消化，在当前的市场中，我们应选择竞争力较强的行业和公司进行布局，待市场休整完毕后，竞争格局好、增长潜力大的公司必然会逐步显现并增长。  三、组合策略。  责任投资，债券部分，从上海疫情发酵到政策放松，不管是经济基本面、稳增长政策还是金融市场都发生了方向上的大逆转，基于上述宏观环境，债券方面从疫情初期的2年久期逐步降低，当前实际有效行权久期为1.5年；权益方面，目前组合结构，一方面对于医疗服务等前期受损的行业有选择性加仓，并精选成长性景气度高的行业，如新能源、电子等；另一方面是低估值板块的布局，如公共事业、通信运营商等。我们判断后续市场进入震荡区间，波动可能放大。后续配置上我们将从两个方面考虑，一个是成长赛道景气度确定向上的行业，如新能源、军工等，尤其是在此轮反弹修复不充分的二三线个股；另一个是前期疫情受损的消费、服务等行业，如食品、医疗服务等。 | | | | |  |  |
|  |  |  |  |  |  |  |  |
|  | **§ 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** | | | | |  |
|  |  |  |  |  |  |  |  |
|  |  |  | 5/ | 8 |  |  |  |

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |  |  |
|  | 兴银理财ESG兴动责任投资混合类净值型理财产品2022年半年度报告 | | | | | |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  | | | | | |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | |  | | --- | | **序号** | | |  | | --- | | **资产类型** | | |  | | --- | | **直接投资占产品总资产的比例（%）** | | |  | | --- | | **间接投资占产品总资产的比例（%）** | | | |  | | --- | | 1 | | |  | | --- | | 现金及存款 | | |  | | --- | | 0.74 | | |  | | --- | | 6.31 | | | |  | | --- | | 2 | | |  | | --- | | 买入返售金融资产 | | |  | | --- | | 0.00 | | |  | | --- | | 4.21 | | | |  | | --- | | 3 | | |  | | --- | | 债券投资 | | |  | | --- | | 31.88 | | |  | | --- | | 33.23 | | | |  | | --- | | 4 | | |  | | --- | | 权益投资 | | |  | | --- | | 0.00 | | |  | | --- | | 14.94 | | | |  | | --- | | 5 | | |  | | --- | | 公募基金 | | |  | | --- | | 34.96 | | |  | | --- | | 41.31 | | | |  | | --- | | 6 | | |  | | --- | | 委外投资 | | |  | | --- | | 32.42 | | |  | | --- | | 0.00 | | | |  | | --- | |  | | |  | | --- | | 总计 | | |  | | --- | | 100.00 | | |  | | --- | | 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** | | |  | | --- | | **资产规模** | | |  | | --- | | **占产品资产净值的比例（%）** | | | |  | | --- | | 1 | | |  | | --- | | 中欧基金优治1号集合资产管理计划 | | |  | | --- | | 2,632,446,000.00 | | |  | | --- | | 27.57 | | | |  | | --- | | 2 | | |  | | --- | | 汇添富中债1-3年农发债A ( 007289.OF ) | | |  | | --- | | 428,935,062.66 | | |  | | --- | | 4.49 | | | |  | | --- | | 3 | | |  | | --- | | 易方达稳健收益B（110008.OF） | | |  | | --- | | 305,030,815.98 | | |  | | --- | | 3.19 | | | |  | | --- | | 4 | | |  | | --- | | 大家资管稳健精选15号 | | |  | | --- | | 300,869,217.70 | | |  | | --- | | 3.15 | | | |  | | --- | | 5 | | |  | | --- | | 景顺长城景颐双利A ( 000385.OF ) | | |  | | --- | | 232,558,525.97 | | |  | | --- | | 2.44 | | | | | | | |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  | 6/ | 8 |  |  |  |  |

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |  |
|  | 兴银理财ESG兴动责任投资混合类净值型理财产品2022年半年度报告 | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  | | | | | |  |  |
|  |  | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | |  | | --- | | 6 | | |  | | --- | | 华夏亚债中国A 001021.OF | | |  | | --- | | 206,023,358.34 | | |  | | --- | | 2.16 | | | |  | | --- | | 7 | | |  | | --- | | 兴业天融 002638.OF | | |  | | --- | | 204,314,112.11 | | |  | | --- | | 2.14 | | | |  | | --- | | 8 | | |  | | --- | | 汇添富中债1-3年国开债A（007097.OF） | | |  | | --- | | 204,054,366.90 | | |  | | --- | | 2.14 | | | |  | | --- | | 9 | | |  | | --- | | 万家鑫悦纯债A 006172.OF | | |  | | --- | | 203,752,689.97 | | |  | | --- | | 2.13 | | | |  | | --- | | 10 | | |  | | --- | | 景顺长城景泰丰利A 003407.OF | | |  | | --- | | 203,429,895.90 | | |  | | --- | | 2.13 | | | | | | | |  |
|  |  |  |  |  |  |  |  |  |
|  | **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** | | | |  |  | | --- | --- | | 9K221050 |  | | |  | | --- | | 18海尔金控MTN001 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K221050 |  | | |  | | --- | | 20北方稀土MTN002 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K221050 |  | | |  | | --- | | 20晋能MTN013 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K221050 |  | | |  | | --- | | 20盐城资产MTN001 | | |  | | --- | | 30,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K221050 |  | | |  | | --- | | 21北稀高科MTN001 | | |  | | --- | | 30,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K221050 |  | | |  | | --- | | 21格盟SCP006 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K221050 |  | | |  | | --- | | 21嘉兴高新SCP001 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K221050 |  | | |  | | --- | | 21南通经开MTN005 | | |  | | --- | | 30,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K221050 |  | | |  | | --- | | 21徐州兴铜PPN001 | | |  | | --- | | 7,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K221050 |  | | |  | | --- | | 21云能投GN001(权益出资) | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K221050 |  | | |  | | --- | | 22安徽建工SCP001 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K221050 |  | | |  | | --- | | 22晋江城投MTN001 | | |  | | --- | | 40,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  | 5.2 理财产品在报告期内其他关联交易 | | | |  |  |
|  | |  |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | |  |  | | --- | --- | | **产品代码** |  | | |  | | --- | | **交易标的** | | |  | | --- | | **交易金额（万元）** | | |  | | --- | | **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 | | | |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  | 7/ | 8 |  |  |  |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |
|  | 兴银理财ESG兴动责任投资混合类净值型理财产品2022年半年度报告 | | | | |  |  |
|  |  |  |  |  |  |  |  |
|  |  | | | | |  |  |
|  | |  |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | |  |  | | --- | --- | | **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 | | |  | | --- | | 051010100101291011 | | |  | | --- | | 兴银理财ESG兴动责任投资混合类净值型理财产品 | | | | | | |  |
|  |  |  |  |  |  |  |  |
|  | 兴银理财有限责任公司 | | | | |  |  |
|  | 2022年9月21日 | | | | |  |  |
|  |  |  |  |  |  |  |  |
|  |  |  | 8/ | 8 |  |  |  |