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|  | 兴业银行“现金宝4号”私人银行类人民币理财产品2022年第四季度报告 |  |
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|  | **兴业银行“现金宝4号”私人银行类人民币理财产品2022年第四季度报告** |  |
|  |  |  |  |  |  |  |  |
|  |  | 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：2023年1月28日 |  |  |
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|  | 兴业银行“现金宝4号”私人银行类人民币理财产品2022年第四季度报告 |  |
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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 7. 影响理财份额投资人决策的其他重要信息 |  |  |
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|  | 兴业银行“现金宝4号”私人银行类人民币理财产品2022年第四季度报告 |  |
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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 | 兴业银行“现金宝4号”私人银行类人民币理财产品 |  |
|  | 产品代码 | 84212041 |  |
|  | 全国银行业理财信息登记系统登记编码 | Z7002021000250 |  |
|  | 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 | 56,459,382,836.26份 |  |
|  | 业绩比较基准 | 通知存款七天+浮动基数0% |  |
|  | 投资币种 | 人民币 |  |
|  | 风险等级 | R1 |  |
|  | 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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|  | 兴业银行“现金宝4号”私人银行类人民币理财产品2022年第四季度报告 |  |
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|  | **§ 三. 产品收益表现** |  |
|  |  |  |  |  |  |  |  |  |
|  | 报告期内，84212041七日年化收益率均值2.5075%。同期业绩比较基准如下： |  |
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| --- | --- |
| **产品代码** |  |

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| **适用期间** |

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| **业绩比较基准** |

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| 84212041 |  |

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| --- |
| 2022-10-01至2022-12-31 |

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|  |
| --- |
| 通知存款七天+浮动基数0% |

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|  | 报告期末，产品收益具体如下： |  |  |
|  | **估值日期** | **万份收益** | **七日年化收益率** | **产品资产净值** |  |  |
|  | 2022年12月31日 | 0.7813 | 2.8720% | 56,459,382,836.26 |  |  |
|  |  |  |  |  |  |  |  |  |
|  | **§ 四. 产品投资经理简介** |  |
|  |  |  |  |  |  |  |  |  |
|  |  汪锦女士，上海财经大学管理学学士、经济学硕士，国际金融理财师（CFP），中级经济师职称。银行理财产品创设、投资从业14年。 2008年任上海银行金融市场部同业“利多系列”产品投资经理；2013年加入兴业银行总行资产管理部历任同业“稳增1号”、“稳增2号”投资经理。2016年起，负责资产管理部流动性管理，管理总规模逾万亿，擅长大资金的资产配置和流动性管理；2019年转入兴银理财，现担任兴银理财添利9号、添利5号、添利10号、日日新2号和现金宝4号净值型理财产品投资经理。 |  |
|  |  |  |  |  |  |  |  |  |
|  | **§ 五. 报告期内产品的投资策略和运作分析** |  |
|  |  |  |  |  |  |  |  |  |
|  | 一 宏观经济及市场情况 四季度疫情和地产政策均出现较大幅度调整，动摇债市做多的底层逻辑。尽管基本面各项数据维持弱势，在重预期轻现实的格局下，债市赎回负反馈带动各期限收益率均有所上行，债市情绪走弱。临近年末随着央行维稳资金面叠加理财赎回阶段性缓解，收益率有所修复。 展望后市，随着负债端理财负反馈压力缓解、新冠防控政策优化后第一波感染达峰，市场有望一定程度上向交易“弱现实”靠拢。稳增长背景下货币政策为宽信用保驾护航的宽松逻辑并未改变，“稳健的货币政策更加灵活适度”。整体而言短端市场在调整后赔率有所改善，警惕基本面复苏带来的波动压力，关注经济修复的节奏和信贷数据体现。二 前期运作回顾 本产品始终将保持流动性安全和防范信用风险作为第一要务，在此基础上通过稳健的投资风格实现相对有竞争力的收益。 报告期内，本产品规模上涨较快，并根据《关于规范现金管理类理财产品管理有关事项的通知》各项要求，在过渡期内完成整改。在11月债市经历较大调整时，结合产品负债情况适时加大了资产的配置力度，新增以同业存单、存放同业和高等级信用债为主的各类资产。同时，在年末增加跨年逆回购的融出，保证了产品收益的竞争力。三 后期投资策略 |  |
|  |  |  | 4/ | 8 |  |  |  |  |
|  |  |  |  |  |  |  |  |
|  | 兴业银行“现金宝4号”私人银行类人民币理财产品2022年第四季度报告 |  |  |
|  |  |  |  |  |  |  |  |
|  |  |  |  |
|  |  下阶段，本产品仍然会坚持以安全性和流动性优先、兼顾收益性的稳健策略，综合考量各类资产的风险收益特征，根据市场情况灵活把握投资节奏。同时，我们会按照《关于规范现金管理类理财产品管理有关事项的通知》的相关要求，持续动态监控产品投资组合，保障产品合规、安全运作。 |  |  |
|  |  |  |  |  |  |  |  |
|  | **§ 六. 投资组合情况** |  |  |
|  |  |  |  |  |  |  |  |
|  |  | **1.报告期末产品资产组合情况** |  |
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| --- | --- | --- | --- | --- | --- | --- | --- |
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| --- |
| **序号** |

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|  |
| --- |
| **资产类型** |

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|  |
| --- |
| **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 |

 |

|  |
| --- |
| 20.76 |

 |

|  |
| --- |
| -- |

 |
|

|  |
| --- |
| 2 |

 |

|  |
| --- |
| 买入返售金融资产 |

 |

|  |
| --- |
| 33.73 |

 |

|  |
| --- |
| -- |

 |
|

|  |
| --- |
| 3 |

 |

|  |
| --- |
| 债券投资 |

 |

|  |
| --- |
| 45.51 |

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| -- |

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| 总计 |

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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120%，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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| **序号** |

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| --- |
| **资产名称** |

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| --- |
| **资产规模** |

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| --- |
| **占产品资产净值的比例（%）** |

 |
|

|  |
| --- |
| 1 |

 |

|  |
| --- |
| 农业银行昆明分行活期存款 |

 |

|  |
| --- |
| 4,000,000,000.00 |

 |

|  |
| --- |
| 7.08 |

 |
|

|  |
| --- |
| 2 |

 |

|  |
| --- |
| 建设银行活期存款（北京） |

 |

|  |
| --- |
| 1,550,000,000.00 |

 |

|  |
| --- |
| 2.75 |

 |
|

|  |
| --- |
| 3 |

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|  |
| --- |
| Z存放同业（线上）20221216004 |

 |

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| --- |
| 1,500,000,000.00 |

 |

|  |
| --- |
| 2.66 |

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|

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| --- |
| 4 |

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|  |
| --- |
| Z存放同业（线上）20221206001 |

 |

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| --- |
| 1,000,000,000.00 |

 |

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| --- |
| 1.77 |

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|  |  |  | 5/ | 8 |  |  |  |
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|  | 兴业银行“现金宝4号”私人银行类人民币理财产品2022年第四季度报告 |  |
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| 5 |

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| 存放同业20220214002 |

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| --- |
| 1,000,000,000.00 |

 |

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| --- |
| 1.77 |

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|

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| --- |
| 6 |

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| --- |
| 质押式逆回购 |

 |

|  |
| --- |
| 800,001,200.00 |

 |

|  |
| --- |
| 1.42 |

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|

|  |
| --- |
| 7 |

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|  |
| --- |
| 22CSFD79 |

 |

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| --- |
| 769,947,219.54 |

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| --- |
| 1.36 |

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| --- |
| 8 |

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| --- |
| 22CSFD98 |

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| --- |
| 568,956,539.26 |

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| 1.01 |

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| 9 |

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| 质押式逆回购 |

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| --- |
| 510,000,965.00 |

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| --- |
| 0.90 |

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|

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| --- |
| 10 |

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| --- |
| 质押式逆回购 |

 |

|  |
| --- |
| 510,000,965.00 |

 |

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| --- |
| 0.90 |

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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** |

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| --- |
| **资产面额（元）** |

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| --- |
| **承销商/发行人** |

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| 84212041 |  |

 |

|  |
| --- |
| 18川交投MTN003 |

 |

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

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| --- |
| 兴业银行股份有限公司 |

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| 84212041 |  |

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| 18沪临港MTN001 |

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| 30,000,000.00 |

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| 兴业银行股份有限公司 |

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| 84212041 |  |

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| 18冀港集MTN001 |

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| 70,000,000.00 |

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| 兴业银行股份有限公司 |

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| 84212041 |  |

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| 18江津华信MTN001 |

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| 80,000,000.00 |

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| 兴业银行股份有限公司 |

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| 84212041 |  |

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| --- |
| 20滁州城投PPN002 |

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

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| 兴业银行股份有限公司 |

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| 84212041 |  |

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| --- |
| 20东方债02BC |

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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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| 84212041 |  |

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| --- |
| 20佛公用MTN001 |

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| --- |
| 60,000,000.00 |

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| 兴业银行股份有限公司 |

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| 84212041 |  |

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| 20阜阳建投PPN001 |

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| --- |
| 60,000,000.00 |

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| 兴业银行股份有限公司 |

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| 84212041 |  |

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| 20海沧投资MTN001 |

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| 20,000,000.00 |

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| 兴业银行股份有限公司 |

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| 84212041 |  |

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| 20杭金投MTN003 |

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| 20,000,000.00 |

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| 兴业银行股份有限公司 |

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| 84212041 |  |

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| 20河钢集MTN013 |

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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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| 84212041 |  |

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| 20晋能MTN007 |

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| 30,000,000.00 |

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| 兴业银行股份有限公司 |

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| 84212041 |  |

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| 20联发集MTN003 |

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| 30,000,000.00 |

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| 兴业银行股份有限公司 |

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| 84212041 |  |

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| 20连云城建MTN002 |

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| 兴业银行股份有限公司 |

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| 兴业银行股份有限公司 |

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|  | 兴业银行“现金宝4号”私人银行类人民币理财产品2022年第四季度报告 |  |
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| 20太原国投PPN002 |

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| 21常德经建MTN001 |

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| 21湖南轨道MTN001 |

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| 21淮安水利PPN001 |

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| 21溧阳城建PPN001 |

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| 22鄂交投SCP002 |

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| 22杭金投SCP010 |

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| 22泉州文旅SCP001 |

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| 22深业SCP004 |

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| 22桐昆SCP006 |

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| 22湘高速CP004 |

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| 22新中泰SCP001 |

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| 兴业银行股份有限公司 |

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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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| 中证信用增进股份有限公司 |

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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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|  | 兴业银行“现金宝4号”私人银行类人民币理财产品2022年第四季度报告 |  |  |  |
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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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|  |  | **6.投资账户信息** |  |  |
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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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| 兴业银行股份有限公司理财产品托管专户（现金宝4号） |

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|  | **7.影响理财份额投资人决策的其他重要信息** |  |
|  |  7.1报告期内单一投资者持有产品份额达到或者超过该产品总份额20%的情形 |  |
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|  本产品本报告期无单一投资者持有产品份额达到或者超过该产品总份额20%的情形。 |

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|  | 兴银理财有限责任公司 |  |  |  |
|  | 2023年1月28日 |  |  |  |
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