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|  | 兴银理财日日新2号净值型理财产品 2023年第一季度报告 |  |
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|  | **兴银理财日日新2号净值型理财产品 2023年第一季度报告** |  |
|  |  |  |  |  |  |  |  |
|  |  | 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4月23日 |  |  |
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|  |  |  | 1/ | 8 |  |  |  |
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|  | 兴银理财日日新2号净值型理财产品 2023年第一季度报告 |  |
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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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|  |  |  | 2/ | 8 |  |  |  |
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|  | 兴银理财日日新2号净值型理财产品 2023年第一季度报告 |  |
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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 | 兴银理财日日新2号净值型理财产品  |  |
|  | 产品代码 | 9B310100 |  |
|  | 全国银行业理财信息登记系统登记编码 | Z7002021000126 |  |
|  | 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 | 9,439,035,220.68份 |  |
|  | 业绩比较基准 | -- |  |
|  | 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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| --- | --- | --- | --- | --- | --- | --- |
|

|  |  |
| --- | --- |
| 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 |

 |
|

|  |
| --- |
| 日日新2号A |

 |

|  |
| --- |
| 9B31010A |

 |

|  |
| --- |
| 4,181,223,043.16 |

 |
|

|  |
| --- |
| 兴银日日新2号B |

 |

|  |
| --- |
| 9B31010B |

 |

|  |
| --- |
| 5,103,519,776.80 |

 |
|

|  |
| --- |
| 兴银日日新2号C |

 |

|  |
| --- |
| 9B31010C |

 |

|  |
| --- |
| 145,292,761.03 |

 |

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|  |  |  |  |  |  |  |
|  |  | 3/ | 8 |  |  |
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|  | 兴银理财日日新2号净值型理财产品 2023年第一季度报告 |  |  |
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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 |

 |
|

|  |
| --- |
| 兴银日日新2号D |

 |

|  |
| --- |
| 9B31010D |

 |

|  |
| --- |
| 8,877,022.53 |

 |
|

|  |
| --- |
| 日日新2号测试1 |

 |

|  |
| --- |
| 9B3101C1 |

 |

|  |
| --- |
| 43,223.51 |

 |
|

|  |
| --- |
| 日日新2号测试2 |

 |

|  |
| --- |
| 9B3101C2 |

 |

|  |
| --- |
| 79,393.65 |

 |

 |  |  |
|  |  |  |  |  |  |  |  |
|  | **§ 三. 产品收益表现** |  |  |
|  |  |  |  |  |  |  |  |
|  |  报告期内，9B31010A七日年化收益率均值2.3820%，9B31010B七日年化收益率均值2.0845%，9B31010C七日年化收益率均值2.3902%，9B31010D七日年化收益率均值2.5017%，9B3101C1七日年化收益率均值2.3663%，9B3101C2七日年化收益率均值2.4200%。同期业绩比较基准如下： |  |  |
|  |  |  |  |  |  |  |  |
|  |

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| --- | --- |
| **产品代码** |  |

 |

|  |
| --- |
| **适用期间** |

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|  |
| --- |
| **业绩比较基准** |

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|

|  |  |
| --- | --- |
| 9B31010A |  |

 |

|  |
| --- |
| 2023-01-01至2023-03-31 |

 |

|  |
| --- |
| 通知存款七天+浮动基数0% |

 |
|

|  |  |
| --- | --- |
| 9B31010B |  |

 |

|  |
| --- |
| 2023-01-01至2023-03-31 |

 |

|  |
| --- |
| 通知存款七天+浮动基数0% |

 |
|

|  |  |
| --- | --- |
| 9B31010C |  |

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|  |
| --- |
| 2023-01-01至2023-03-31 |

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|  |
| --- |
| 通知存款七天+浮动基数0% |

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|  |  |
| --- | --- |
| 9B31010D |  |

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|  |
| --- |
| 2023-03-14至2023-03-31 |

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|  |
| --- |
| 通知存款七天+浮动基数0% |

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|  |  |
| --- | --- |
| 9B3101C1 |  |

 |

|  |
| --- |
| 2023-02-07至2023-03-31 |

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|  |
| --- |
| 通知存款七天+浮动基数0% |

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|  |  |
| --- | --- |
| 9B3101C2 |  |

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|  |
| --- |
| 2023-02-14至2023-03-31 |

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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： |  |
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|

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| --- | --- |
| 产品代码 |  |

 |

|  |
| --- |
| 估值日期 |

 |

|  |
| --- |
| 万份收益 |

 |

|  |
| --- |
| 七日年化收益率 |

 |

|  |
| --- |
| 产品资产净值 |

 |
|

|  |  |
| --- | --- |
| 9B310100 |  |

 |

|  |
| --- |
| 2023年3月31日 |

 |

|  |
| --- |
| 0.6279 |

 |

|  |
| --- |
| 2.1030% |

 |

|  |
| --- |
| 9,439,035,220.68 |

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|

|  |  |
| --- | --- |
| 销售代码 |  |

 |

|  |
| --- |
| 估值日期 |

 |

|  |
| --- |
| 万份收益 |

 |

|  |
| --- |
| 七日年化收益率 |

 |

|  |
| --- |
| 产品资产净值 |

 |
|

|  |  |
| --- | --- |
| 9B31010A |  |

 |

|  |
| --- |
| 2023年3月31日 |

 |

|  |
| --- |
| 0.6602 |

 |

|  |
| --- |
| 2.2270% |

 |

|  |
| --- |
| 4,181,223,043.16 |

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|

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| --- | --- |
| 9B31010B |  |

 |

|  |
| --- |
| 2023年3月31日 |

 |

|  |
| --- |
| 0.5997 |

 |

|  |
| --- |
| 2.0050% |

 |

|  |
| --- |
| 5,103,519,776.80 |

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|  |  |
| --- | --- |
| 9B31010C |  |

 |

|  |
| --- |
| 2023年3月31日 |

 |

|  |
| --- |
| 0.6856 |

 |

|  |
| --- |
| 2.3230% |

 |

|  |
| --- |
| 145,292,761.03 |

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|

|  |  |
| --- | --- |
| 9B31010D |  |

 |

|  |
| --- |
| 2023年3月31日 |

 |

|  |
| --- |
| 0.7195 |

 |

|  |
| --- |
| 2.4550% |

 |

|  |
| --- |
| 8,877,022.53 |

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|  |  |
| --- | --- |
| 9B3101C1 |  |

 |

|  |
| --- |
| 2023年3月31日 |

 |

|  |
| --- |
| 0.7033 |

 |

|  |
| --- |
| 2.3770% |

 |

|  |
| --- |
| 43,223.51 |

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|  |  |  |  |  |  |  |  |
|  |  | 4/ | 8 |  |  |  |  |
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|  | 兴银理财日日新2号净值型理财产品 2023年第一季度报告 |  |  |
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|

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| --- | --- |
| 销售代码 |  |

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|  |
| --- |
| 估值日期 |

 |

|  |
| --- |
| 万份收益 |

 |

|  |
| --- |
| 七日年化收益率 |

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|  |
| --- |
| 产品资产净值 |

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|

|  |  |
| --- | --- |
| 9B3101C2 |  |

 |

|  |
| --- |
| 2023年3月31日 |

 |

|  |
| --- |
| 0.7015 |

 |

|  |
| --- |
| 2.3660% |

 |

|  |
| --- |
| 79,393.65 |

 |

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|  |  |  |  |  |  |  |  |
|  | **§ 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 1-2月处于经济数据的空窗期，市场对于疫后经济复苏的预期较强，进入3月后，两会确定全年增长目标为5%左右，随着经济数据和金融数据的发布，交易重心由强复苏预期转为弱预期和弱现实。受到银行信贷投放加速叠加税期影响，资金面波动较大且对央行投放依赖度增加，后3月17日央行降准补充中长期流动性，缓解了市场对于货币政策收紧的担忧。一季度债市整体处于窄幅波动状态， 10年国债在2.81-2.93%区间震荡，短端1年国债利率上行至2.33%随后回落，信用债表现强于利率债，信用利差重回低位。 展望后市，二季度为经济数据验证期，低基数下同比增速无虞但环比可能放缓，外需受海外衰退担忧和去库存周期影响继续弱势，内需内生动力仍然较弱但边际向好，消费结构性回暖、地产数据有所改善但修复仍需时日。“不大干快上”定调下通胀风险无需过度关注，警惕增量刺激政策出台和监管扰动。前期降准后流动性有望维持稳定，但受税期和高杠杆率影响时点波动可能仍然存在。短期信用债配置价值边际弱化，但受供需格局和资金面预期影响利差可能继续压缩。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，产品费率从2月中旬开始调升，导致规模彼时起出现较为明显的下降，特别是季度末，净赎回压力较大。因此，本产品根据自身负债情况，在1、2月份增加了同业存单和信用债配置力度，而在3月由于资金价格抬升，大行缺负债的前提下，将较为有限的配置资金配置于高收益的同业存放资产，保证了产品收益的竞争力。同时，三月月初起，就在交易所、银行间融入大量跨月资金，提前做好产品流动性安排，努力应付产品赎回。三 后期投资策略 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，我们依然要紧盯负债稳定性提前做好流动性预判；此外，同业竞品的收益情况也颇为重要，努力保证我司现金产品收益的竞争力。 |  |  |
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|  | 兴银理财日日新2号净值型理财产品 2023年第一季度报告 |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |
|  | **§ 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** |

 |

|  |
| --- |
| **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 |

 |

|  |
| --- |
| 现金及银行存款 |

 |

|  |
| --- |
| 30.92 |

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|  |
| --- |
| -- |

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|

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| --- |
| 2 |

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| --- |
| 同业存单 |

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|  |
| --- |
| 23.39 |

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| --- |
| -- |

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|

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| --- |
| 3 |

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|  |
| --- |
| 债券 |

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|  |
| --- |
| 45.69 |

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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（%）** |

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| 1 |

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| --- |
| 工行江门定期存款20230307015 |

 |

|  |
| --- |
| 400,835,616.50 |

 |

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| --- |
| 4.25 |

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| --- |
| 2 |

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|  |
| --- |
| 农业银行上海分行活期存款 |

 |

|  |
| --- |
| 320,597,944.44 |

 |

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| --- |
| 3.40 |

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| --- |
| 3 |

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| --- |
| Z存放同业（线上）20221108019 |

 |

|  |
| --- |
| 302,580,000.48 |

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| --- |
| 3.21 |

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| --- |
| 4 |

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| --- |
| 工行中山定期存款20230228016 |

 |

|  |
| --- |
| 300,775,890.56 |

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| --- |
| 3.19 |

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| --- |
| 5 |

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| --- |
| 18深建01 |

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| --- |
| 268,100,002.00 |

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| --- |
| 2.84 |

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| 6 |

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| --- |
| 20财通F1 |

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| --- |
| 205,420,141.70 |

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| 2.18 |

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|  | 兴银理财日日新2号净值型理财产品 2023年第一季度报告 |  |  |
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| 7 |

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| --- |
| Z存放同业（线上）20220928003 |

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| --- |
| 202,291,944.65 |

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| --- |
| 2.14 |

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| 8 |

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| --- |
| Z存放同业（线上）20221013012 |

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| --- |
| 201,983,333.90 |

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| --- |
| 2.14 |

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| 9 |

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| --- |
| Z存放同业（线上）20221111011 |

 |

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| --- |
| 201,762,500.00 |

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| --- |
| 2.14 |

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| 10 |

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| --- |
| Z存放同业（线上）20221201021 |

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| 201,680,555.69 |

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| 2.14 |

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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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| --- | --- |
| 9B310100 |  |

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| --- |
| 20常城建PPN003 |

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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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| 9B310100 |  |

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| 20东方债02BC |

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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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| 9B310100 |  |

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| --- |
| 20金圆投资MTN002 |

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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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| 9B310100 |  |

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| 20鲁能源MTN003 |

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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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| 21中色MTN002 |

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| 兴业银行股份有限公司 |

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| 9B310100 |  |

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| 22杭金投SCP010 |

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| 70,000,000.00 |

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| 22厦国贸控SCP008 |

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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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| 9B310100 |  |

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| 22湘高速CP002 |

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| 100,000,000.00 |

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| 兴业银行股份有限公司 |

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| 22湘高速CP004 |

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| 兴业银行股份有限公司 |

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| 22一方绿城ABN001优先 |

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| 86,000,000.00 |

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| 兴业银行股份有限公司 |

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| 9B310100 |  |

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| 23福州新发SCP001 |

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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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| 9B310100 |  |

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| 23南京医药SCP003 |

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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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| 9B310100 |  |

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| 23陕煤化SCP002(科创票据) |

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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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|  |  |  | 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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|  |  |  | 5.3 理财产品在报告期内中的重大关联交易 |  |  |
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|  |  |  |  | 7/ | 8 |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  | 兴银理财日日新2号净值型理财产品 2023年第一季度报告 |  |  |  |
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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** |

 |

|  |
| --- |
| **账户名称** |

 |
|

|  |
| --- |
| 1 |

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|  |
| --- |
| 托管账户 |

 |

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| 051010100101214830 |

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| 兴银理财日日新2号净值型理财产品 |

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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4月23日 |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  | 8/ | 8 |  |  |  |  |