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|  | 兴银理财增盈稳享封闭式31号固收类理财产品2023年第一季度报告 | | | | | | | | | | | | | | |  |
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|  | **兴银理财增盈稳享封闭式31号固收类理财产品 2023年第一季度报告** | | | | | | | | | | | | | | |  |
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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：2023年4月23日 | | | | | | |  | | |  |
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|  | 兴银理财增盈稳享封闭式31号固收类理财产品2023年第一季度报告 | | | | | | | | | | | | | | |  |
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|  |  | | |  | | |  | | **目 录** | |  |  | | |  |  |
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|  | 兴银理财增盈稳享封闭式31号固收类理财产品2023年第一季度报告 | | | | | | | | | | | | | | |  |
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|  | **§ 一. 重要提示** | | | | | | | | | | | | | | |  |
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|  | 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。 | | | | | | | | | | | | | | |  |
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|  | **§ 二. 产品基本情况** | | | | | | | | | | | | | | |  |
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|  | 产品名称 | | | | | | | 兴银理财增盈稳享封闭式31号固收类理财产品 | | | | | | | |  |
|  | 产品代码 | | | | | | | 9K240310 | | | | | | | |  |
|  | 全国银行业理财信息登记系统登记编码 | | | | | | | Z7002022000250 | | | | | | | |  |
|  | 产品运作方式 | | | | | | | 封闭式 | | | | | | | |  |
|  | 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 | | | | | | | 545,712,603.35份 | | | | | | | |  |
|  | 业绩比较基准/业绩报酬计提基准 | | | | | | | --/-- | | | | | | | |  |
|  | 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 | | | | | | | |  |
|  | |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | | |  |  | | --- | --- | | 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 | | | |  | | --- | | 丰利增盈稳享31号A | | |  | | --- | | 9K24031A | | |  | | --- | | 149,317,239.02 | | | |  | | --- | | 丰利增盈稳享31号B | | |  | | --- | | 9K24031B | | |  | | --- | | 187,335,063.21 | | | |  | | --- | | 丰利增盈稳享31号C | | |  | | --- | | 9K24031C | | |  | | --- | | 34,310,923.00 | | | | | | | | | | | | | | | | |  |
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|  | 兴银理财增盈稳享封闭式31号固收类理财产品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 | | | |  | | --- | | 丰利增盈稳享31号（师泽如光）专属款D | | |  | | --- | | 9K24031D | | |  | | --- | | 174,749,378.12 | | | | | | | | | | | | | | | | |  | | | |  |
|  |  | |  | | | |  | | |  | |  | |  | |  | | | |  |
|  | **§ 三. 产品收益表现** | | | | | | | | | | | | | | |  | | | |  |
|  |  | |  | | | |  | | |  | |  | |  | |  | | | |  |
|  |  | | 产品9K24031A自成立日以来，累计净值增长率为0.7610%，年化累计净值增长率为1.4100%。 产品9K24031B自成立日以来，累计净值增长率为0.8150%，年化累计净值增长率为1.5100%。 产品9K24031C自成立日以来，累计净值增长率为0.6800%，年化累计净值增长率为1.2599%。 产品9K24031D自成立日以来，累计净值增长率为0.8150%，年化累计净值增长率为1.5100%。 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 | | | |  |  | | --- | --- | | 9K240310 |  | | |  | | --- | | 2023年3月31日 | | |  | | --- | | 1.00792 | | |  | | --- | | 1.00792 | | |  | | --- | | 550,034,978.96 | | | | | | | | | | | | | | | | | | |  |
|  |  | | |  |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | |  |  | | --- | --- | | 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 | | | |  |  | | --- | --- | | 9K24031A |  | | |  | | --- | | 2023年3月31日 | | |  | | --- | | 1.00761 | | |  | | --- | | 1.00761 | | |  | | --- | | 150,453,920.34 | | | |  |  | | --- | --- | | 9K24031B |  | | |  | | --- | | 2023年3月31日 | | |  | | --- | | 1.00815 | | |  | | --- | | 1.00815 | | |  | | --- | | 188,862,541.38 | | | |  |  | | --- | --- | | 9K24031C |  | | |  | | --- | | 2023年3月31日 | | |  | | --- | | 1.00680 | | |  | | --- | | 1.00680 | | |  | | --- | | 34,544,280.99 | | | |  |  | | --- | --- | | 9K24031D |  | | |  | | --- | | 2023年3月31日 | | |  | | --- | | 1.00815 | | |  | | --- | | 1.00815 | | |  | | --- | | 176,174,236.25 | | | | | | | | | | | | | | | | | | |  |
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|  | **§ 四. 产品投资经理简介** | | | | | | | | | | | | | | |  | | | |  |
|  |  | |  | | | |  | | |  | |  | |  | |  | | | |  |
|  | 孙新华，清华大学计算机系本科、硕士，金融领域从业8年。历任华创证券资产管理部投资经理、投资经理助理、通联数据量化研究员。2020年11月加入兴银理财，任多资产投资部投资经理。投资理念偏向系统化投资，运用量化投资方法寻求绝对收益。 | | | | | | | | | | | | | | |  | | | |  |
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|  | **§ 五. 报告期内产品的投资策略和运作分析** | | | | | | | | | | | | | | |  | | | |  |
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|  | 产品运作过程中，坚持以风险平价为主的绝对收益策略，持续跟踪股债性价比并以此为依据动态调整权益仓位比例。春节后权益市场主线逐步清晰，数字经济、中特估、AI、一带一路等板块轮番上涨，尤其是AI相关的行业和板块，成交额一度占比超过50%，一季度TMT板块涨幅达30%以上。ChatGPT的推出大幅推进了AI的进程，AI的智能化出现了突破性的进展，未来在文本、语音、视频等行业会出现颠覆性的应用，因此我们判断AI+在未来很长一段时间会是市场的交易主线，并且有一批公司能够真正受益这次AI的浪潮，甚至会颠覆很多商业模式；从短期看，AI板块的交易过于拥挤，且可能的监管会放缓行业的发展，板块后续有可能出现回调，但长期的发展趋势相对确定， | | | | | | | | | | | | | | |  | | | |  |
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|  | 兴银理财增盈稳享封闭式31号固收类理财产品2023年第一季度报告 | | | | | | | | | | | | | | |  | |  |
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|  | 我们看好后续真正受益AI产业趋势的板块。宏观经济方面，各项指标全面向好，信贷总量扩张，结构有所改善；消费逐步恢复，但仍未修复到疫情前的水平，食品饮料、社服零售表现较平淡。结构性行情下，新能源板块持续回调，后续业绩兑现尤为重要。海外方面，联储加息进入尾声，但需警惕欧美的产业贸易保护政策。总体来说，逐步改善的经济基本面、充足的流动性预期和颠覆性的科技创新将推动市场逐步上行。  在运作过程中，债券方面我们保持中性久期，权益方面我们积极布局，在一季度取得较好结果。后续我们择机提高组合杠杆提高组合静态收益，权益方面会重点关注受益AI浪潮的公司，择机进一步提升TMT板块的配置水平，另外也重点关注低估值高分红的央国企的重估机会及业绩兑现度高的板块的反弹机会。 | | | | | | | | | | | | | | |  | |  |
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|  | **§ 六. 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** | | |  | | --- | | **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 | | |  | | --- | | 1.10 | | |  | | --- | | 6.28 | | | |  | | --- | | 2 | | |  | | --- | | 同业存单 | | |  | | --- | | 0.00 | | |  | | --- | | 0.42 | | | |  | | --- | | 3 | | |  | | --- | | 公募基金 | | |  | | --- | | 2.55 | | |  | | --- | | 2.57 | | | |  | | --- | | 4 | | |  | | --- | | 代客境外理财投资QDII | | |  | | --- | | 0.00 | | |  | | --- | | 2.59 | | | |  | | --- | | 5 | | |  | | --- | | 金融衍生品 | | |  | | --- | | 0.00 | | |  | | --- | | 1.04 | | | |  | | --- | | 6 | | |  | | --- | | 拆放同业及债券买入返售 | | |  | | --- | | 0.00 | | |  | | --- | | 0.19 | | | |  | | --- | | 7 | | |  | | --- | | 债券 | | |  | | --- | | 60.13 | | |  | | --- | | 66.04 | | | |  | | --- | | 8 | | |  | | --- | | 非标准化债权类资产 | | |  | | --- | | 20.87 | | |  | | --- | | 20.87 | | | |  | | --- | | 9 | | |  | | --- | | 委外投资 | | |  | | --- | | 15.35 | | |  | | --- | | 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200%，符合产品协议对本产品杠杆比例的要求。 | | | | | | | | | | | | | | |  | |  |
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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主要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。  为防范无法支付到期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，产品到期前完成所投资组合中相关资产变现，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 | | |  | | --- | | 22浦口科学城01 | | |  | | --- | | 80,408,361.64 | | |  | | --- | | 14.62 | | | |  | | --- | | 2 | | |  | | --- | | 云南信托-金匠121号单一资金信托-立昂微可转债优先配售融资业务（王敏文） | | |  | | --- | | 50,719,112.55 | | |  | | --- | | 9.22 | | | |  | | --- | | 3 | | |  | | --- | | 兴瀚资管兴添翼22号集合资产管理计划 | | |  | | --- | | 40,262,649.67 | | |  | | --- | | 7.32 | | | |  | | --- | | 4 | | |  | | --- | | 20青城04 | | |  | | --- | | 30,896,886.17 | | |  | | --- | | 5.62 | | | |  | | --- | | 5 | | |  | | --- | | 新华资产-明鑫四号资产管理产品 | | |  | | --- | | 27,458,640.95 | | |  | | --- | | 4.99 | | | |  | | --- | | 6 | | |  | | --- | | 20泰山投资MTN001 | | |  | | --- | | 20,434,752.88 | | |  | | --- | | 3.72 | | | |  | | --- | | 7 | | |  | | --- | | 21福清国资MTN001 | | |  | | --- | | 20,343,317.26 | | |  | | --- | | 3.70 | | | |  | | --- | | 8 | | |  | | --- | | 20南通国投MTN001 | | |  | | --- | | 20,262,707.87 | | |  | | --- | | 3.68 | | | |  | | --- | | 9 | | |  | | --- | | 21荣盛MTN002 | | |  | | --- | | 18,513,563.18 | | |  | | --- | | 3.37 | | | |  | | --- | | 10 | | |  | | --- | | 21华侨城MTN004 | | |  | | --- | | 18,383,072.30 | | |  | | --- | | 3.34 | | | | | | | | | | | | | | | | | | |  |
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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 | | | | | | | | | | |  | | | |  |
|  | |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | | |  |  | | --- | --- | | **产品代码** |  | | |  | | --- | | **资产名称** | | |  | | --- | | **资产面额（元）** | | |  | | --- | | **承销商/发行人** | | | |  |  | | --- | --- | | 9K240310 |  | | |  | | --- | | 21福清国资MTN001 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K240310 |  | | |  | | --- | | 21桂交投MTN003(权益出资) | | |  | | --- | | 8,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K240310 |  | | |  | | --- | | 21南方03 | | |  | | --- | | 5,000,000.00 | | |  | | --- | | 华福证券有限责任公司 | | | |  |  | | --- | --- | | 9K240310 |  | | |  | | --- | | 21荣盛MTN002 | | |  | | --- | | 18,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K240310 |  | | |  | | --- | | 21武钢集MTN001 | | |  | | --- | | 15,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K240310 |  | | |  | | --- | | 21徐州经开PPN002 | | |  | | --- | | 8,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K240310 |  | | |  | | --- | | 21中航租赁MTN001 | | |  | | --- | | 5,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K240310 |  | | |  | | --- | | 22黄石城发CP003 | | |  | | --- | | 7,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K240310 |  | | |  | | --- | | 22龙城发展MTN004 | | |  | | --- | | 8,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  |  | | --- | --- | | 9K240310 |  | | |  | | --- | | 22泉州水务MTN003 | | |  | | --- | | 15,000,000.00 | | |  | | --- | | 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** | | | |  |  | | --- | --- | | 9K240310 |  | | |  | | --- | | 兴业期货-兴合4号集合资产管理计划 | | |  | | --- | | 0.27 | | |  | | --- | | 管理费 | | |  | | --- | | 兴业期货有限公司 | | | | | | | | | | | | | | | | |  | | | |  |
|  |  | |  | |  | |  | | |  | |  | | | |  | | | |  |
|  |  | |  | | 5.3 理财产品在报告期内中的重大关联交易 | | | | | | | | | | |  | | | |  |
|  | |  |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | |  |  | | --- | --- | | **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 | | |  | | --- | | 051010100101441345 | | |  | | --- | | 兴银理财增盈稳享封闭式31号固收类理财产品 | | | | | | | | | | | | | | | | | | |  |
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