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|  | 兴业银行现金宝（3号）人民币理财产品2023年第一季度报告 |  |
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|  | **兴业银行现金宝（3号）人民币理财产品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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|  | 兴业银行现金宝（3号）人民币理财产品2023年第一季度报告 |  |
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|  |  |  |  | **目 录** |  |  |  |  |
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|  |  | § 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（3号）人民币理财产品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 | 兴业银行现金宝（3号）人民币理财产品 |  |
|  | 产品代码 | 90612011 |  |
|  | 全国银行业理财信息登记系统登记编码 | Z7002021000249 |  |
|  | 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 | 19,575,967,251.12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（3号）人民币理财产品2023年第一季度报告 |  |
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|  | **§ 三. 产品收益表现** |  |
|  |  |  |  |  |  |  |  |  |
|  | 报告期内，90612011七日年化收益率均值2.3184%。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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| 90612011 |  |

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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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 |  |  |
|  | 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** |  |  |
|  | 2023年3月31日 | 0.5951 | 2.2850% | 19,575,967,251.12 |  |  |
|  |  |  |  |  |  |  |  |  |
|  | **§ 四. 产品投资经理简介** |  |
|  |  |  |  |  |  |  |  |  |
|  |  杨懿女士，北京大学理学、经济学双学士、金融硕士，5年固定收益投资交易经验。2020年加入兴银理财，从事固定收益投资管理工作，协助管理总规模逾千亿，善于大资金的资产配置和流动性管理。现担任“兴业银行添利3号净值型理财产品”、“兴业银行添利新私享净值型理财产品”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 报告期内，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稳定的收益。鉴于一季度短端利率在理财赎回风波和复苏预期下配置价值凸显，本产品在平衡负债波动的前提下适当加大了中高等级信用债、ABS、同业存单、存放同业等票息资产的构建力度，同时维持中性偏短杠杆水平增厚组合收益。三 后期投资策略 |  |
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|  | 兴业银行现金宝（3号）人民币理财产品2023年第一季度报告 |  |  |
|  |  |  |  |  |  |  |  |
|  |  |  |  |
|  |  二季度，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。结合负债端情况提前布局产品流动性，保障产品运作安全。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、平稳地运作。 |  |  |
|  |  |  |  |  |  |  |  |
|  | **§ 六. 投资组合情况** |  |  |
|  |  |  |  |  |  |  |  |
|  |  | **1.报告期末产品资产组合情况** |  |
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| --- |
| **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 |

 |

|  |
| --- |
| 现金及银行存款 |

 |

|  |
| --- |
| 41.33 |

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| --- |
| -- |

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|

|  |
| --- |
| 2 |

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| --- |
| 同业存单 |

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|  |
| --- |
| 18.95 |

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| --- |
| 3 |

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| --- |
| 债券 |

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| --- |
| 39.72 |

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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 |

 |

|  |
| --- |
| 存放同业20221018001 |

 |

|  |
| --- |
| 1,514,437,500.00 |

 |

|  |
| --- |
| 7.74 |

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|

|  |
| --- |
| 2 |

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|  |
| --- |
| 存放同业20221021009 |

 |

|  |
| --- |
| 1,009,315,000.00 |

 |

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| --- |
| 5.16 |

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|

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| --- |
| 3 |

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| --- |
| 存放同业20221024002 |

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| --- |
| 1,009,274,999.47 |

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| 5.16 |

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|  | 兴业银行现金宝（3号）人民币理财产品2023年第一季度报告 |  |
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| 存放同业20221031003 |

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| 1,008,866,666.16 |

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| 5.15 |

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| 5 |

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| 存放同业20221102002 |

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| 1,008,749,999.50 |

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| 5.15 |

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| 6 |

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| 存放同业20221103002 |

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| --- |
| 1,008,691,666.17 |

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| 5.15 |

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| 7 |

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| --- |
| 22CSFD98 |

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| --- |
| 658,437,000.92 |

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| 3.36 |

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| 8 |

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| 存放同业20221026002 |

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|  |
| --- |
| 504,361,111.46 |

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| --- |
| 2.58 |

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| 9 |

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| Z存放同业（线上）20221108012 |

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| --- |
| 504,299,999.84 |

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| 2.58 |

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| 10 |

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| --- |
| 22杭州银行CD272 |

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| --- |
| 495,209,734.40 |

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| --- |
| 2.53 |

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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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| 90612011 |  |

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| 18福建漳州MTN002 |

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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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| 90612011 |  |

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| 18九龙江MTN001 |

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| 110,000,000.00 |

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| 兴业银行股份有限公司 |

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| 90612011 |  |

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| 18九龙江MTN003 |

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| 25,000,000.00 |

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| 兴业银行股份有限公司 |

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| 90612011 |  |

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| --- |
| 18青城01 |

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| 50,000,000.00 |

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| 华福证券有限责任公司 |

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| 90612011 |  |

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| 18青城02 |

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| 35,000,000.00 |

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| 华福证券有限责任公司 |

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| 90612011 |  |

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| 18市北高新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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| 90612011 |  |

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| 18市北高新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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| 90612011 |  |

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| 18市北高新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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| 90612011 |  |

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| 18余姚城投MTN002 |

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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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| 90612011 |  |

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| 20常高新PPN001 |

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| 40,000,000.00 |

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| 兴业银行股份有限公司 |

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| 90612011 |  |

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| 20滁州城投PPN002 |

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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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| 90612011 |  |

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| 20佛公用MTN003 |

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| 40,000,000.00 |

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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（3号）人民币理财产品2023年第一季度报告 |  |  |  |
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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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| **产品代码** |  |

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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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| 兴业银行股份有限公司理财产品托管专户（现金宝3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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|  | 兴业银行现金宝（3号）人民币理财产品2023年第一季度报告 |  |
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|  | 兴银理财有限责任公司 |  |
|  | 2023年4月23日 |  |
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