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|  | 兴银理财增盈稳享封闭式29号固收类理财产品2022年年度报告 |  |
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|  | **兴银理财增盈稳享封闭式29号固收类理财产品2022年年度报告** |  |
|  |  |  |  |  |  |  |  |
|  |  | 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：2023年5月15日 |  |  |
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|  | 兴银理财增盈稳享封闭式29号固收类理财产品2022年年度报告 |  |
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|  |  |  |  |  |  |  |  |  |  |
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|  | 兴银理财增盈稳享封闭式29号固收类理财产品2022年年度报告 |  |
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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 | 兴银理财增盈稳享封闭式29号固收类理财产品 |  |
|  | 产品代码 | 9K240290 |  |
|  | 全国银行业理财信息登记系统登记编码 | Z7002022000248 |  |
|  | 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 | 3,408,163,607.33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 |  |
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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 |

 |
|

|  |
| --- |
| 增盈稳享封闭式29号A |

 |

|  |
| --- |
| 9K24029A |

 |

|  |
| --- |
| 2,673,414,745.54 |

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|

|  |
| --- |
| 增盈稳享封闭式29号C |

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|  |
| --- |
| 9K24029C |

 |

|  |
| --- |
| 69,576,174.73 |

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|

|  |
| --- |
| 增盈稳享封闭式29号D |

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|  |
| --- |
| 9K24029D |

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|  |
| --- |
| 108,086,241.04 |

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|  | 兴银理财增盈稳享封闭式29号固收类理财产品2022年年度报告 |  |  |
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| 下属子份额的销售名称 |  |

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| 下属子份额的销售代码 |

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| --- |
| 报告期末下属子份额的产品份额总数 |

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| --- |
| 增盈稳享封闭式29号E |

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|  |
| --- |
| 9K24029E |

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|  |
| --- |
| 557,086,446.02 |

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|  |  |  |  |  |  |  |  |  |
|  | **§ 三. 产品收益表现** |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  | 产品9K24029A自成立日以来，累计净值增长率为0.2230%，年化累计净值增长率为0.6617%。产品9K24029C自成立日以来，累计净值增长率为0.1390%，年化累计净值增长率为0.4125%。产品9K24029D自成立日以来，累计净值增长率为0.1900%，年化累计净值增长率为0.5638%。产品9K24029E自成立日以来，累计净值增长率为0.2230%，年化累计净值增长率为0.6617%。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 |

 |
|

|  |  |
| --- | --- |
| 9K240290 |  |

 |

|  |
| --- |
| 2022年12月31日 |

 |

|  |
| --- |
| 1.00220 |

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|  |
| --- |
| 1.00220 |

 |

|  |
| --- |
| 3,415,671,122.06 |

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| 销售代码 |  |

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| 估值日期 |

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| --- |
| 产品份额净值 |

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| --- |
| 产品累计净值 |

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| 产品资产净值 |

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| --- | --- |
| 9K24029A |  |

 |

|  |
| --- |
| 2022年12月31日 |

 |

|  |
| --- |
| 1.00223 |

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|  |
| --- |
| 1.00223 |

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|  |
| --- |
| 2,679,377,836.84 |

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|

|  |  |
| --- | --- |
| 9K24029C |  |

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|  |
| --- |
| 2022年12月31日 |

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|  |
| --- |
| 1.00139 |

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| --- |
| 1.00139 |

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| --- |
| 69,673,121.91 |

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| 9K24029D |  |

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| --- |
| 2022年12月31日 |

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|  |
| --- |
| 1.00190 |

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| --- |
| 1.00190 |

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| --- |
| 108,291,127.69 |

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| 9K24029E |  |

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|  |
| --- |
| 2022年12月31日 |

 |

|  |
| --- |
| 1.00223 |

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| 1.00223 |

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|  |
| --- |
| 558,329,035.62 |

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|  | **§ 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、市场回顾及市场展望。 首先，宏观层面只能说是魔幻的2022年，百年未有之大变局，从长周期角度，当前可能处于本轮60年康波周期的萧条期起点，10年周期维度，出现滞涨风险的可能性在提升，3年短周期的角度，处于库存周期的下行期中期，但是本轮库存周期较弱，类似于2012-2013年的周期转化。 |  |  |
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|  | 兴银理财增盈稳享封闭式29号固收类理财产品2022年年度报告 |  |  |
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|  |  |  |  |
|  |  从短周期角度，2022年的非线性变量着实较多，而市场按照其惯有的线性外推法形成市场的一致性预期，结果就是一再打脸。回顾来看，2022年压制经济的政策因素贯穿全年，债券的机会始终存在，但因为担心“稳增长”以及“政策的随时变脸”使得市场走得十分犹豫和纠结；权益方面，受“人事变革年”等政治生态因素的影响，风险偏好不高，且较差的经济基本面更是使得EPS的实际值以及预期值不断下降，市场在4月、10月两次触底指数低点。 展望2023年，整体而言明年的市场环境判断，相对确定的是经济大概率复苏，不确定的是复苏的节奏和高度，以及是否会引起通胀，具体的走向可能无法完全清晰地判断，但是我们可以根据具体情景提前规划，比如债券市场，如果恢复到2019年，合理中枢可能在3.0%-3.3%，中枢为3.15%，如果恢复到2021年，中枢约在2.90%，我们假设市场位于两个情景之前，收益率在2.90%-3.15%，当前位置上行的概率存在，但是上行幅度可控；权益市场，消费、成长、价值周期均处于基本面及估值的相对底部，下行空间有限，风格上，伴随能源革命及中国产业升级的大背景，本轮权益的主线应该还是在科技、高端制造、新能源等成长行业中。二、组合策略。 增盈稳享29号为封闭式产品，债券部分采用衰竭式久期的配置方式，权益仓位低于5%，结构中，整体配置较为均衡，成长板块，维持高景气赛道绿色产业、汽车智能化的配置比例，均配周期价值等低估值板块，同时增加了中小盘、农业、可选消费、医药等行业配置比例，提升组合均衡性。 |  |  |
|  |  |  |  |  |  |  |  |
|  | **§ 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. 审计报告** |  |  |
|  |  |  |  |  |  |  |  |
|  |  本产品聘请毕马威会计师事务所（特殊普通合伙）上海分所依据中国注册会计师审计准则对本产品的财务报表，包括2022年12月31日的资产负债表，自2022年08月31日 (成立日) 至2022年12月31日止期间的利润表和理财产品净值变动表以及相关财务报表附注进行了审计，并出具审计报告。 |  |  |
|  |  |  |  |  |  |  |  |
|  | **§ 八. 投资组合情况** |  |  |
|  |  |  |  |  |  |  |  |
|  |  | **1.报告期末产品资产组合情况** |  |
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|  | 兴银理财增盈稳享封闭式29号固收类理财产品2022年年度报告 |  |  |  |
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| --- |
| **序号** |

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|  |
| --- |
| **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 |

 |

|  |
| --- |
| 1.04 |

 |

|  |
| --- |
| 2.00 |

 |
|

|  |
| --- |
| 2 |

 |

|  |
| --- |
| 债券投资 |

 |

|  |
| --- |
| 26.46 |

 |

|  |
| --- |
| 35.74 |

 |
|

|  |
| --- |
| 3 |

 |

|  |
| --- |
| 公募基金 |

 |

|  |
| --- |
| 14.20 |

 |

|  |
| --- |
| 14.26 |

 |
|

|  |
| --- |
| 4 |

 |

|  |
| --- |
| 非标准化债权类资产 |

 |

|  |
| --- |
| 47.09 |

 |

|  |
| --- |
| 47.09 |

 |
|

|  |
| --- |
| 5 |

 |

|  |
| --- |
| 衍生品 |

 |

|  |
| --- |
| 0.00 |

 |

|  |
| --- |
| 0.06 |

 |
|

|  |
| --- |
| 6 |

 |

|  |
| --- |
| 其他类资产 |

 |

|  |
| --- |
| 0.00 |

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| --- |
| 0.85 |

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|

|  |
| --- |
| 7 |

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|  |
| --- |
| 委外投资 |

 |

|  |
| --- |
| 11.21 |

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| --- |
| 0.00 |

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| --- |
|  |

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|  |
| --- |
| 总计 |

 |

|  |
| --- |
| 100.00 |

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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200%，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** |  |
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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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| --- |
| 22扬子国资02 |

 |

|  |
| --- |
| 359,998,920.00 |

 |

|  |
| --- |
| 10.54 |

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| --- |
| 2 |

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| --- |
| 兴瀚资管兴添翼22号集合资产管理计划 |

 |

|  |
| --- |
| 347,426,539.54 |

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| 10.17 |

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| 3 |

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| --- |
| 中原信托-联易融保理应收账款债权1号（第2期）—保利发展（广州分行） |

 |

|  |
| --- |
| 299,955,000.00 |

 |

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| --- |
| 8.78 |

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| 4 |

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| --- |
| 云南信托-博安5号单一资金信托-爱柯迪可转债优先配售融资业务（宁波爱柯迪投资管理有限公司） |

 |

|  |
| --- |
| 282,021,742.88 |

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| 8.26 |

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|  | 兴银理财增盈稳享封闭式29号固收类理财产品2022年年度报告 |  |  |
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| 云南信托-金匠210号单一资金信托-新宙邦可转债优先配售融资业务（覃九三） |

 |

|  |
| --- |
| 272,678,247.22 |

 |

|  |
| --- |
| 7.98 |

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|

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| --- |
| 6 |

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| --- |
| 云南信托-金匠225号单一资金信托-法本信息可转债优先配售融资业务（严华） |

 |

|  |
| --- |
| 209,968,520.95 |

 |

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| --- |
| 6.15 |

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| --- |
| 7 |

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| --- |
| 22拱墅国控01 |

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|  |
| --- |
| 180,498,736.50 |

 |

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| --- |
| 5.28 |

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| 8 |

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| --- |
| 22瘦西湖旅发01 |

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|  |
| --- |
| 159,998,080.00 |

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| --- |
| 4.68 |

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| 9 |

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| --- |
| 景顺长城景泰益利 010477.OF |

 |

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| --- |
| 147,640,570.66 |

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| 4.32 |

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| 10 |

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| 20华为MTN002 |

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| --- |
| 100,439,700.00 |

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| --- |
| 2.94 |

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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** |

 |

|  |
| --- |
| **资产面额（元）** |

 |

|  |
| --- |
| **承销商/发行人** |

 |
|

|  |  |
| --- | --- |
| 9K240290 |  |

 |

|  |
| --- |
| 21赣州发展MTN003 |

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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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| --- | --- |
| 9K240290 |  |

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| --- |
| 22金牛象屿ABN001优先 |

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| 45,000,000.00 |

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| 兴业银行股份有限公司 |

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| 9K240290 |  |

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| 22荣盛MTN005 |

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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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|  |  |  | 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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|  |  |
| --- | --- |
| 9K240290 |  |

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| 兴业信托·兴享稳健睿郡2号 |

 |

|  |
| --- |
| 1.00 |

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| --- |
| 管理费 |

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|  |
| --- |
| 兴业国际信托有限公司 |

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|  |  |
| --- | --- |
| 9K240290 |  |

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| --- |
| 兴业期货-兴合4号集合资产管理计划 |

 |

|  |
| --- |
| 0.63 |

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| --- |
| 管理费 |

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| --- |
| 兴业期货有限公司 |

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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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| **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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|

|  |
| --- |
| 1 |

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|  |
| --- |
| 托管账户 |

 |

|  |
| --- |
| 051010100101441196 |

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| 兴银理财增盈稳享封闭式29号固收类理财产品 |

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|  | 兴银理财增盈稳享封闭式29号固收类理财产品2022年年度报告 |  |
|  |  |  |  |  |  |
|  |  |  |
|  |  |  |  |  |  |
|  | 兴银理财有限责任公司 |  |
|  | 2023年5月15日 |  |
|  |  |  |  |  |  |
|  |  | 8/ | 8 |  |  |