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|  | 兴银理财天天万利宝稳利恒盈7号封闭式净值型理财产品第13期2022年年度报告 |  |
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|  | **兴银理财天天万利宝稳利恒盈7号封闭式净值型理财产品第13期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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|  | 兴银理财天天万利宝稳利恒盈7号封闭式净值型理财产品第13期2022年年度报告 |  |
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|  |  |  |  | **目 录** |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
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|  | 兴银理财天天万利宝稳利恒盈7号封闭式净值型理财产品第13期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 | 兴银理财天天万利宝稳利恒盈7号封闭式净值型理财产品第13期 |  |
|  | 产品代码 | 9N213130 |  |
|  | 全国银行业理财信息登记系统登记编码 | Z7002021000211 |  |
|  | 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 | 2,664,397,759.14份 |  |
|  | 业绩比较基准/业绩报酬计提基准 | 4.90%--5.40%/5.40% |  |
|  | 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 |

 |
|

|  |
| --- |
| 稳利恒盈7号13期3年A |

 |

|  |
| --- |
| 9N21313A |

 |

|  |
| --- |
| 1,346,292,174.62 |

 |
|

|  |
| --- |
| 稳利恒盈7号13期3年B |

 |

|  |
| --- |
| 9N21313B |

 |

|  |
| --- |
| 1,272,160,000.00 |

 |
|

|  |
| --- |
| 稳利恒盈7号13期3年C |

 |

|  |
| --- |
| 9N21313C |

 |

|  |
| --- |
| 45,945,584.52 |

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|  | 兴银理财天天万利宝稳利恒盈7号封闭式净值型理财产品第13期2022年年度报告 |  |  |
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|  | **§ 三. 产品收益表现** |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  | 产品9N21313A自成立日以来，累计净值增长率为3.4920%，年化累计净值增长率为2.9710%。产品9N21313B自成立日以来，累计净值增长率为3.6130%，年化累计净值增长率为3.0740%。产品9N21313C自成立日以来，累计净值增长率为3.3710%，年化累计净值增长率为2.8681%。报告期末，产品净值表现具体如下： |  |  |  |
|  |  |  |  |  |  |  |  |  |
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| --- | --- |
| 产品代码 |  |

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| --- |
| 估值日期 |

 |

|  |
| --- |
| 产品份额净值 |

 |

|  |
| --- |
| 产品累计净值 |

 |

|  |
| --- |
| 产品资产净值 |

 |
|

|  |  |
| --- | --- |
| 9N213130 |  |

 |

|  |
| --- |
| 2022年12月31日 |

 |

|  |
| --- |
| 1.03548 |

 |

|  |
| --- |
| 1.03548 |

 |

|  |
| --- |
| 2,758,921,860.62 |

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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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|  |
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| 产品累计净值 |

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|  |
| --- |
| 产品资产净值 |

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|

|  |  |
| --- | --- |
| 9N21313A |  |

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| --- |
| 2022年12月31日 |

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|  |
| --- |
| 1.03492 |

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|  |
| --- |
| 1.03492 |

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|  |
| --- |
| 1,393,301,890.47 |

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|

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| --- | --- |
| 9N21313B |  |

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|  |
| --- |
| 2022年12月31日 |

 |

|  |
| --- |
| 1.03613 |

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|  |
| --- |
| 1.03613 |

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| --- |
| 1,318,125,781.73 |

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| 9N21313C |  |

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| --- |
| 2022年12月31日 |

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| --- |
| 1.03371 |

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| 1.03371 |

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| --- |
| 47,494,188.42 |

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|  | **§ 四. 产品投资经理简介** |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  徐佳女士，南开大学金融学硕士，北京师范大学经济学和英语双学士，拥有11年金融领域投资交易经验，具有银行间本币交易员资格。历任嘉实基金管理有限公司交易员，于2014年加入兴业银行资产管理部，2019年加入兴银理财，现任兴银理财固定收益投资部债券投资经理，主要负责债券投资以及固收产品投资管理工作；具有丰富的产品投资管理经验，并积累了丰富的债券投资和交易经验；目前管理逾十只净值型“稳利”系列产品，业绩优异，风格稳健。对宏观和利率走势有专业深入的研判，擅长根据负债属性制定多资产配置策略，并根据市场研判灵活运用多种投资策略。 |  |  |
|  |  |  |  |  |  |  |  |  |
|  | **§ 五. 报告期内产品的投资策略和运作分析** |  |  |
|  |  |  |  |  |  |  |  |  |
|  | 一、2022年投资策略与运作回顾 2022年全年债券市场收益率整体上行。其中，1-8月债市利率震荡下行，10年国债利率从2021年末的2.78%，下行至了2022年8月下旬的2.58%，累计下行了20bp，其中利率上半年震荡为主，利率中枢在2.78%附近；信用则自3月以来持续下行，实现了信用利差的大幅压缩。11月以来，在地产政策不断出台叠加疫情政策放开的影响下，利率快速回升，11月单月10年国债上行22bp，3年AA+城投上行64bp，利差迅速走阔；12月以来，市场进入第二轮负反馈，本轮负反馈的主要冲击来自12月打开的定开型产品的赎回，在利率和存单已经跌幅收窄的情况下，信用和二永仍保持较深的下跌幅度。全年来看，10年国债上行6bp，同业存单下行18bp，3年AAA中票上行26bp，3年AA+中票上行44bp。 产品运作方面，前三季度主要在震荡市场行情下，对产品组合久期、券种择机进行积极调仓操作。其中三季 |  |  |
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|  | 兴银理财天天万利宝稳利恒盈7号封闭式净值型理财产品第13期2022年年度报告 |  |  |
|  |  |  |  |  |  |  |  |
|  |  |  |  |
|  | 度，整体加大了对久期策略的运用，7-8月中旬稳步提升产品平均久期，并在9月后逐步换仓止盈。在券种具体操作方面，主要跟踪利差的变动，进行积极调仓，从信用利差、期限利差等多角度为组合增厚投资收益。四季度，考虑到边际抬升的资金利率、疫情、地产政策的边际变化，整体采取了防守的投资策略，尤其在10月后逐步做了减仓。在具体操作方面，主要从相对增配低波资产、减持债券资产等角度进行积极调仓，为组合平衡收益与流动性。二、2023一季度投资策略展望 后市展望：2022年至今，国内流动性保持宽松，债券跑赢除商品外的大部分大类资产，获得更加稳健回报。2023年国内是稳增长大年，政策发力明确，但受制于房住不炒、地方严控隐性债务等约束，并不像以往周期那么容易刺激经济回升，地产和城投平台不再像以往周期那样融资需求积极扩张，叠加疫情冲击，在经济下行压力仍大、债券票息配置价值凸显的背景下，债券利率不具备继续大幅上行风险，全年不具有熊市的基本面基础。从绝对收益和利差角度来看，目前各期限债券和前期相比已具有一定的投资价值，当市场情绪渐稳后，存在一定的超调配置机会。下阶段总体策略：防守策略为主，看好高等级信用债票息和杠杆策略，以及金融机构债的投资机会，在波动中提高组合静态收益，兼顾产品流动性。 |  |  |
|  |  |  |  |  |  |  |  |
|  | **§ 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。 |  |
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|  | **§ 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，2022年度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。 |  |  |
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|  | **§ 八. 投资组合情况** |  |  |
|  |  |  |  |  |  |  |  |
|  |  | **1.报告期末产品资产组合情况** |  |
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|  | 兴银理财天天万利宝稳利恒盈7号封闭式净值型理财产品第13期2022年年度报告 |  |  |  |
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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 |

 |

|  |
| --- |
| 现金及存款 |

 |

|  |
| --- |
| 2.25 |

 |

|  |
| --- |
| 2.29 |

 |
|

|  |
| --- |
| 2 |

 |

|  |
| --- |
| 买入返售金融资产 |

 |

|  |
| --- |
| 0.00 |

 |

|  |
| --- |
| 0.30 |

 |
|

|  |
| --- |
| 3 |

 |

|  |
| --- |
| 债券投资 |

 |

|  |
| --- |
| 51.56 |

 |

|  |
| --- |
| 56.79 |

 |
|

|  |
| --- |
| 4 |

 |

|  |
| --- |
| 权益投资 |

 |

|  |
| --- |
| 0.00 |

 |

|  |
| --- |
| 1.06 |

 |
|

|  |
| --- |
| 5 |

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|  |
| --- |
| 公募基金 |

 |

|  |
| --- |
| 3.90 |

 |

|  |
| --- |
| 4.58 |

 |
|

|  |
| --- |
| 6 |

 |

|  |
| --- |
| 非标准化债权类资产 |

 |

|  |
| --- |
| 34.98 |

 |

|  |
| --- |
| 34.98 |

 |
|

|  |
| --- |
| 7 |

 |

|  |
| --- |
| 委外投资 |

 |

|  |
| --- |
| 7.31 |

 |

|  |
| --- |
| 0.00 |

 |
|

|  |
| --- |
|  |

 |

|  |
| --- |
| 总计 |

 |

|  |
| --- |
| 100.00 |

 |

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

 |

|  |
| --- |
| 21鲁海尔金控ZR001 |

 |

|  |
| --- |
| 499,900,198.42 |

 |

|  |
| --- |
| 18.12 |

 |
|

|  |
| --- |
| 2 |

 |

|  |
| --- |
| 21闽厦门国贸集团ZR001 |

 |

|  |
| --- |
| 299,940,087.64 |

 |

|  |
| --- |
| 10.87 |

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|

|  |
| --- |
| 3 |

 |

|  |
| --- |
| 22湖北科投01 |

 |

|  |
| --- |
| 155,403,930.00 |

 |

|  |
| --- |
| 5.63 |

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|

|  |
| --- |
| 4 |

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|  |
| --- |
| 22常德城建01 |

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|  |
| --- |
| 150,388,500.00 |

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| --- |
| 5.45 |

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|  | 兴银理财天天万利宝稳利恒盈7号封闭式净值型理财产品第13期2022年年度报告 |  |  |
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| 5 |

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|  |
| --- |
| 睿远基金汇见5号集合资产管理计划 |

 |

|  |
| --- |
| 127,162,300.79 |

 |

|  |
| --- |
| 4.61 |

 |
|

|  |
| --- |
| 6 |

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|  |
| --- |
| 22渝隆资产01 |

 |

|  |
| --- |
| 120,310,800.00 |

 |

|  |
| --- |
| 4.36 |

 |
|

|  |
| --- |
| 7 |

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|  |
| --- |
| 景顺长城鼎泰1号集合资产管理计划 |

 |

|  |
| --- |
| 102,855,116.15 |

 |

|  |
| --- |
| 3.73 |

 |
|

|  |
| --- |
| 8 |

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|  |
| --- |
| 21乌城01 |

 |

|  |
| --- |
| 98,730,100.00 |

 |

|  |
| --- |
| 3.58 |

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|

|  |
| --- |
| 9 |

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|  |
| --- |
| 18华融二级资本债01 |

 |

|  |
| --- |
| 79,202,960.00 |

 |

|  |
| --- |
| 2.87 |

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|

|  |
| --- |
| 10 |

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|  |
| --- |
| 22HBST02 |

 |

|  |
| --- |
| 78,202,720.00 |

 |

|  |
| --- |
| 2.83 |

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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** |

 |
|

|  |  |
| --- | --- |
| 9N213130 |  |

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|  |
| --- |
| 21国兴投资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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|  |  |
| --- | --- |
| 9N213130 |  |

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|  |
| --- |
| 21汉江国资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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|  |  |
| --- | --- |
| 9N213130 |  |

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| --- |
| 21建发集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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| 9N213130 |  |

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| --- |
| 21溧阳城建PPN004 |

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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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| 9N213130 |  |

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| --- |
| 22五凌1号ABN001优先A |

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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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|  |  |  | 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** |

 |

|  |
| --- |
| **关联方名称** |

 |
|

|  |  |
| --- | --- |
| 9N213130 |  |

 |

|  |
| --- |
| 兴瀚资管-兴元18号集合资产管理计划 |

 |

|  |
| --- |
| 0.01 |

 |

|  |
| --- |
| 管理费 |

 |

|  |
| --- |
| 上海兴瀚资产管理有限公司 |

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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** |

 |

|  |
| --- |
| **账户类型** |

 |

|  |
| --- |
| **账户编号** |

 |

|  |
| --- |
| **账户名称** |

 |
|

|  |
| --- |
| 1 |

 |

|  |
| --- |
| 托管账户 |

 |

|  |
| --- |
| 051010100101261263 |

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| 兴银理财天天万利宝稳利恒盈7号封闭式净值型理财产品第13期 |

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|  | 兴银理财天天万利宝稳利恒盈7号封闭式净值型理财产品第13期2022年年度报告 |  |
|  |  |  |  |  |  |
|  |  |  |
|  |  |  |  |  |  |
|  | 兴银理财有限责任公司 |  |
|  | 2023年5月15日 |  |
|  |  |  |  |  |  |
|  |  | 8/ | 8 |  |  |