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|  | 兴银理财日日新1号净值型理财产品 2023年第二季度报告 |  |
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|  | **兴银理财日日新1号净值型理财产品 2023年第二季度报告** |  |
|  |  |  |  |  |  |  |  |
|  |  | 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7月21日 |  |  |
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|  |  |  | 1/ | 12 |  |  |  |

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|  | 兴银理财日日新1号净值型理财产品 2023年第二季度报告 |  |
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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/ | 12 |  |  |  |

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|  | 兴银理财日日新1号净值型理财产品 2023年第二季度报告 |  |
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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1号净值型理财产品  |  |
|  | 产品代码 | 9B310060 |  |
|  | 全国银行业理财信息登记系统登记编码 | Z7002021000064 |  |
|  | 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 | 73,795,884,056.55份 |  |
|  | 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 |  |

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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 |

 |
|

|  |
| --- |
| 日日新1号A |

 |

|  |
| --- |
| 9B310061 |

 |

|  |
| --- |
| 18,678,872,143.77 |

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|

|  |
| --- |
| 日日新1号B（新客专属） |

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|  |
| --- |
| 9B31006B |

 |

|  |
| --- |
| 7,452,233,076.17 |

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|  |
| --- |
| 日日新1号C |

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|  |
| --- |
| 9B31006C |

 |

|  |
| --- |
| 8,360,911,899.29 |

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| --- |
| 兴银日日新1号（工行） |

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| --- |
| 9B31006D |

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| 18,788,720,841.72 |

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|  | 兴银理财日日新1号净值型理财产品 2023年第二季度报告 |  |  |
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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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| --- |
| 日日新1号E |

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| --- |
| 9B31006E |

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| --- |
| 12,131,643,330.45 |

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| --- |
| 日日新1号F |

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| --- |
| 9B31006F |

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| --- |
| 4,100,592,984.72 |

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|

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| --- |
| 日日新1号G |

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| --- |
| 9B31006G |

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| --- |
| 87,746,069.12 |

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| --- |
| 日日新1号I |

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| --- |
| 9B31006I |

 |

|  |
| --- |
| 259,413,340.27 |

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| --- |
| 兴银日日新1号J |

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|  |
| --- |
| 9B31006J |

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| --- |
| 497,751.99 |

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| --- |
| 兴银理财日日新1号（私银 ） |

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| --- |
| 9B3100GS |

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| --- |
| 3,935,252,619.05 |

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|  |  |  |  |  |  |  |
|  | **§ 三. 产品收益表现** |  |  |
|  |  |  |  |  |  |  |
|  |  报告期内，9B310061七日年化收益率均值2.3922%，9B31006B七日年化收益率均值2.6174%，9B31006C七日年化收益率均值2.6210%，9B31006D七日年化收益率均值2.2667%，9B31006E七日年化收益率均值2.5759%，9B31006F七日年化收益率均值2.4675%，9B31006G七日年化收益率均值2.3666%，9B31006I七日年化收益率均值2.5249%，9B31006J七日年化收益率均值2.4201%，9B3100GS七日年化收益率均值2.4802%。同期业绩比较基准¹如下： |  |  |
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| **销售代码** |  |

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| **适用期间** |

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| **业绩比较基准** |

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| 9B310061 |  |

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| 2023-04-01至2023-06-30 |

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| 通知存款七天+浮动基数0% |

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| 9B31006J |  |

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| 2023-06-02至2023-06-30 |

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| 通知存款七天+浮动基数0% |

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| 9B3100GS |  |

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| --- |
| 2023-04-01至2023-06-30 |

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| --- |
| 通知存款七天+浮动基数0% |

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| 9B31006G |  |

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| 2023-04-01至2023-06-30 |

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| 通知存款七天+浮动基数0% |

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| 9B31006E |  |

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| --- |
| 2023-04-01至2023-06-30 |

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| --- |
| 通知存款七天+浮动基数0% |

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| 9B31006D |  |

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| 2023-04-01至2023-06-30 |

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| 通知存款七天+浮动基数0% |

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|  |  |
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| 9B31006C |  |

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| --- |
| 2023-04-01至2023-06-30 |

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|  |
| --- |
| 通知存款七天+浮动基数0% |

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| 9B31006B |  |

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| --- |
| 2023-04-01至2023-06-30 |

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| --- |
| 通知存款七天+浮动基数0% |

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| 9B31006I |  |

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| 2023-04-25至2023-06-30 |

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| --- |
| 通知存款七天+浮动基数0% |

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|  |  |  |  |  |  |  |
|  | 注:业绩比较基准指管理人综合考虑市场环境、产品性质、投资策略、过往表现等因素，对理财产品设置的投资目标和相关解释说明。业绩比较基准不代表理财产品未来表现，不等于理财产品实际收益，不作为产品收益的业绩保证，投资须谨慎。 |  |
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|  | 兴银理财日日新1号净值型理财产品 2023年第二季度报告 |  |  |  |
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|  | 报告期末，产品收益具体如下： |  |
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| --- | --- |
| 产品代码 |  |

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| 估值日期 |

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| --- |
| 万份收益 |

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|  |
| --- |
| 七日年化收益率 |

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|  |
| --- |
| 产品资产净值 |

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|  |  |
| --- | --- |
| 9B310060 |  |

 |

|  |
| --- |
| 2023年6月30日 |

 |

|  |
| --- |
| 0.6337 |

 |

|  |
| --- |
| 2.5420% |

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| --- |
| 73,795,884,056.55 |

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| 销售代码 |  |

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| --- |
| 估值日期 |

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| --- |
| 万份收益 |

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| --- |
| 七日年化收益率 |

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| --- |
| 产品资产净值 |

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|

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| --- | --- |
| 9B310061 |  |

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| --- |
| 2023年6月30日 |

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|  |
| --- |
| 0.6133 |

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|  |
| --- |
| 2.4640% |

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| --- |
| 18,678,872,143.77 |

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| 9B31006B |  |

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| --- |
| 2023年6月30日 |

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| --- |
| 0.6879 |

 |

|  |
| --- |
| 2.7420% |

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| --- |
| 7,452,233,076.17 |

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| 9B31006C |  |

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| --- |
| 2023年6月30日 |

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| --- |
| 0.6906 |

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| --- |
| 2.7520% |

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| 8,360,911,899.29 |

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| 9B31006D |  |

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| 2023年6月30日 |

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|  |
| --- |
| 0.5838 |

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| --- |
| 2.3770% |

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| --- |
| 18,788,720,841.72 |

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| 9B31006E |  |

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| 2023年6月30日 |

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| --- |
| 0.6627 |

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| --- |
| 2.6480% |

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| 12,131,643,330.45 |

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| 9B31006F |  |

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| 2023年6月30日 |

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| 0.6493 |

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| --- |
| 2.5980% |

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| --- |
| 4,100,592,984.72 |

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| 9B31006G |  |

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| 2023年6月30日 |

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| --- |
| 0.6228 |

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| --- |
| 2.4920% |

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| 87,746,069.12 |

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| 9B31006I |  |

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| 2023年6月30日 |

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| --- |
| 0.6485 |

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| --- |
| 2.5960% |

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| --- |
| 259,413,340.27 |

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| --- | --- |
| 9B31006J |  |

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| --- |
| 2023年6月30日 |

 |

|  |
| --- |
| 0.6244 |

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|  |
| --- |
| 2.4710% |

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|  |
| --- |
| 497,751.99 |

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| 9B3100GS |  |

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| 2023年6月30日 |

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|  |
| --- |
| 0.6395 |

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|  |
| --- |
| 2.5750% |

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| 3,935,252,619.05 |

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|  | **§ 四. 产品投资经理简介** |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  闫思聪先生，澳大利亚新南威尔士大学硕士，注册会计师（CPA）、特许金融分析师（CFA）、金融风险管理师（FRM）、国际金融理财师（CFP）、注册国际投资分析师（CIIA）、特许另类投资分析师（CAIA）。2009年加入兴业银行，金融从业14年，历任兴业银行资金营运中心代客财富管理处产品经理、资产管理部产品研发处投资经理、产品研发处副处长，现任兴银理财现金管理部总经理、现金管理投资总监。 李刚刚先生，清华大学工学学士、硕士，具有银行间本币市场交易员资格。2020年加入兴银理财从事理财产品投资组合管理工作，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“兴银理财添利8号净值型理财产品”和“兴银理财日日新1号净值型理财产品”投资经理助理。 |  |  |
|  |  |  |  |  |  |  |  |  |
|  | **§ 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 二季度受去年同期低基数影响，经济数据表现同比尚可，但随着场景修复和积压需求拉动的复苏动能在一季度逐步兑现，补偿性增长渐入尾声，经济环比修复速度放缓。4月公布的宏观经济数据不及预期，叠加地产销售数据、票据转贴利率等核心高频指标大幅回落，进一步印证经济弱修复格局，债市走牛，利率整体处于下行区间 。5月存款利率下调加上资金面转松，打开中短端下行窗口，曲线从牛平转为牛陡。6月央行降息落地，市场开始交易稳增长预期，利率波动加大。二季度10年国债收益率从2.86%一路下破2.6%，随后回到2.65%-2.7%区间震荡。 |  |  |  |
|  |  |  | 5/ | 12 |  |  |  |  |

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|  | 兴银理财日日新1号净值型理财产品 2023年第二季度报告 |  |  |
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|  |  展望后市，当前经济各分项整体边际改善企稳，逐步呈现筑底特征，但向上动能依然偏弱，政策必要性上升。 下半年，地产和私人部门信心问题依然存在，随着PPI和库存周期见底，补库需求或将提振工业生产，但低迷的终端需求下向上弹性有限。经济自发修复力量不足，基建等逆周期分项有待增量准财政工具提供资金支持，政策必要性上升，但高质量发展主题下对政策的领域和力度不宜过度期待。二季度货币政策例会重申“内生驱动还不强，需求驱动仍不足”，要“加大宏观政策调控力度，精准有力实施稳健的货币政策”。短期内受限于外围环境和政策定力难言超预期宽松，关注三季度超储季节性回落后是否有降准可能性。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。我们根据产品负债变化和市场情况适时调整投资策略和建仓节奏，信用债等票息资产稳步建仓、NCD逢高建仓，在保证组合流动性安全的前提下积极把握市场调整的买入机会。三 后期投资策略 当前从短端绝对收益率水平和信用利差角度来讲，配置价值均有所弱化，但基本面钝化下受理财短期化供需格局和资金面宽松影响，品种和期限利差不排除进一步压缩的可能。三季度，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（%）** |

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| **间接投资占产品总资产的比例（%）** |

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| 1 |

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| 现金及银行存款 |

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| --- |
| 39.00 |

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| 2 |

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| 同业存单 |

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| --- |
| 15.35 |

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| 3 |

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| 拆放同业及债券买入返售 |

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| --- |
| 2.80 |

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| 4 |

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| 债券 |

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| 42.85 |

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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 |  |
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|  | 兴银理财日日新1号净值型理财产品 2023年第二季度报告 |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |
|  |  | 行管理，报告期内未发生流动性风险。 |  |  |
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|  |  |  | **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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| 建设银行深圳分行活期存款 |

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| --- |
| 2,660,577,111.11 |

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| --- |
| 3.61 |

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| --- |
| 2 |

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| --- |
| Z存放同业（线上）20230203002 |

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| --- |
| 2,020,802,222.88 |

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| --- |
| 2.74 |

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| 3 |

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| 建设银行活期存款（福州） |

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| --- |
| 2,000,766,666.67 |

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| 2.71 |

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| 4 |

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| Z存放同业（线上）20230208003 |

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| --- |
| 1,515,491,666.19 |

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| 2.05 |

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| 5 |

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| 定期存款20230329004 |

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| --- |
| 1,512,141,666.98 |

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| 2.05 |

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| 农业银行上海分行活期存款 |

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| --- |
| 1,200,875,000.01 |

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| 1.63 |

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| Z存放同业（线上）20230119005 |

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| 1,011,545,832.79 |

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| 1.37 |

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| Z存放同业（线上）20230130008 |

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| --- |
| 1,010,766,666.16 |

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| 1.37 |

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| Z存放同业（线上）20230210007 |

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| --- |
| 1,010,418,333.49 |

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| 1.37 |

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| Z存放同业（线上）20230214023 |

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| 1,010,275,000.00 |

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| 1.37 |

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|  | 兴银理财日日新1号净值型理财产品 2023年第二季度报告 |  |
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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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| **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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| 18汉江国资MTN004 |

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| 60,000,000.00 |

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| 兴业银行股份有限公司、九江银行股份有限公司 |

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| 18晋焦煤MTN005 |

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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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| 18九龙江MTN003 |

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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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| 18鲁能源MTN001 |

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| 30,000,000.00 |

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| 兴业银行股份有限公司、九江银行股份有限公司 |

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| 18闽漳龙MTN001 |

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| 70,000,000.00 |

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| 18陕煤化MTN003 |

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| 18陕煤化MTN004 |

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| 兴业银行股份有限公司、九江银行股份有限公司 |

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| 18陕投集团MTN003 |

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| 150,000,000.00 |

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| 九江银行股份有限公司 |

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| 18陕投集团MTN006 |

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| 兴业银行股份有限公司 |

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| 18新盛建设MTN004 |

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| 九江银行股份有限公司 |

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| 19泰州城建MTN001 |

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| 兴业银行股份有限公司、九江银行股份有限公司 |

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| 20安踏体育MTN001 |

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| 20川交投MTN001 |

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| 20鄂长投MTN003 |

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| 20光明房产MTN003 |

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| 兴业银行股份有限公司、九江银行股份有限公司 |

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| 20海鸿投资MTN001 |

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| 兴业银行股份有限公司、九江银行股份有限公司 |

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| 20海宁城投MTN001 |

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| 130,000,000.00 |

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| 兴业银行股份有限公司 |

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| 20浦口康居MTN005 |

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| 兴业银行股份有限公司、九江银行股份有限公司 |

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| 20青岛城投MTN004 |

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| 20泉州城建MTN004 |

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| 20厦港务MTN004 |

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| 厦门港务控股集团有限公司 |

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| 20湘高速MTN004 |

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| 80,000,000.00 |

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| 兴业银行股份有限公司、九江银行股份有限公司 |

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|  | 兴银理财日日新1号净值型理财产品 2023年第二季度报告 |  |
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| 20湘高速MTN007 |

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| 20兴信02 |

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| 兴业国信资产管理有限公司 |

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| 20盐城资产MTN001 |

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| 20浙国贸MTN001 |

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| 兴业银行股份有限公司 |

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| 20紫金矿业MTN003 |

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| 兴业银行股份有限公司 |

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| 21常城建PPN002 |

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| 兴业银行股份有限公司 |

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| 21常德经建MTN001 |

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| 兴业银行股份有限公司、九江银行股份有限公司 |

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| 21东台城投MTN001 |

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| 21鄂长投MTN001 |

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| 120,000,000.00 |

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| 兴业银行股份有限公司 |

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| 21华远陆港PPN001 |

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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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| 21淮安城资MTN001 |

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| 50,000,000.00 |

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| 兴业银行股份有限公司、九江银行股份有限公司 |

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| 21晋能电力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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| 21晋能电力MTN009 |

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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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| 21晋能装备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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| 21九龙江PPN001 |

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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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| 21柯桥国资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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| 21昆交投PPN001 |

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| 24,000,000.00 |

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| 兴业银行股份有限公司 |

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| 21潞安MTN004 |

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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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| 21平湖城投MTN001 |

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| 65,000,000.00 |

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| 兴业银行股份有限公司 |

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| 21文广集团MTN001 |

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| 140,000,000.00 |

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| 九江银行股份有限公司 |

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| 21宣城国资PPN002 |

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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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| 22常城建SCP011 |

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| 兴业银行股份有限公司、九江银行股份有限公司 |

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| 22常德城投SCP003 |

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| 兴业银行股份有限公司 |

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|  | 兴银理财日日新1号净值型理财产品 2023年第二季度报告 |  |
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| 22桂投资CP001 |

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| 兴业银行股份有限公司 |

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| 22九江银行CD082 |

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| 九江银行股份有限公司 |

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| 兴业银行股份有限公司 |

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| 22宁河西CP002 |

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| 兴业银行股份有限公司、九江银行股份有限公司 |

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| 22青岛西海SCP003 |

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| 兴业银行股份有限公司、九江银行股份有限公司 |

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| 22首创生态SCP001 |

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| 兴业银行股份有限公司 |

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| 22锡产业SCP019 |

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| 22厦国贸控SCP008 |

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| 22湘高速CP004 |

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| 22象屿G1 |

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| 华福证券有限责任公司 |

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| 22象屿SCP009 |

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| 22义乌国资CP001 |

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| 兴业银行股份有限公司、九江银行股份有限公司 |

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| 23成都建工MTN001 |

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| 23川水电SCP002 |

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| 兴业银行股份有限公司 |

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| 23春风一方ABN002优先 |

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| 兴业银行股份有限公司 |

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| 23大唐新能2ABN002优先(碳中和债) |

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| 兴业银行股份有限公司、九江银行股份有限公司 |

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| 23桂投资CP001 |

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| 23海润城发SCP001 |

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| 23华靖资产CP001 |

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| 23华阳新材CP002 |

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| 23京能1号ABN002优先(绿色) |

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| 兴业银行股份有限公司 |

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| 23京能2号ABN001优先 |

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| 兴业银行股份有限公司 |

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| 23联发集SCP001 |

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| 兴业银行股份有限公司 |

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| 23龙盛SCP004(科创票据) |

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| 23泉州交通SCP001 |

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| 23桐昆控股SCP001 |

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| 23温江兴蓉CP001 |

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| 23吴中国太PPN001 |

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| 23厦国贸控SCP002 |

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| 23香城投资SCP001 |

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| 23湘建工SCP001(科创票据) |

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| 华福证券有限责任公司 |

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| G平水02 |

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| 华福证券有限责任公司 |

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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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| **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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| 兴银理财日日新1号净值型理财产品 |

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| 591.92 |

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| 销售服务费 |

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| 兴业银行股份有限公司 |

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| 兴银理财日日新1号净值型理财产品 |

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| 630.31 |

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| 托管费 |

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| 兴业银行股份有限公司 |

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| 兴银理财日日新1号净值型理财产品 |

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| 10.13 |

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| 快赎垫资服务 |

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| 兴业银行股份有限公司 |

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| 兴业银行活期存款（北京） |

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| 云南红塔银行股份有限公司 |

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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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| **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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|  | 兴银理财日日新1号净值型理财产品 2023年第二季度报告 |  |  |  |
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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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| 托管账户 |

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| 051010100101178786 |

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| 兴银理财日日新1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7月21日 |  |  |  |
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