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|  | 兴业银行“现金宝4号”私人银行类人民币理财产品2023年第二季度报告 | | | | | |  |
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|  | **兴业银行“现金宝4号”私人银行类人民币理财产品 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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|  |  |  |  | **目 录** | |  |  |  |  |
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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。 | | | | |  |
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|  | **§ 二. 产品基本情况** | | | | |  |
|  |  |  |  |  |  |  |
|  | 产品名称 | | 兴业银行“现金宝4号”私人银行类人民币理财产品 | | |  |
|  | 产品代码 | | 84212041 | | |  |
|  | 全国银行业理财信息登记系统登记编码 | | Z7002021000250 | | |  |
|  | 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 | | 61,639,735,228.59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 | | |  |
|  | |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | | |  |  | | --- | --- | | 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 | | | |  | | --- | | 现金宝4号 | | |  | | --- | | 84212041（适用【A】份额） | | |  | | --- | | 61,639,735,228.59 | | | | | | |  |
|  |  |  |  |  |  |  |
|  | **§ 三. 产品收益表现** | | | | |  |
|  |  |  |  |  |  |  |
|  | 报告期内，84212041七日年化收益率均值2.5398%。同期业绩比较基准¹如下： | | | | |  |
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|  | |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | | |  |  | | --- | --- | | **销售代码** |  | | |  | | --- | | **适用期间** | | |  | | --- | | **业绩比较基准** | | | |  |  | | --- | --- | | 84212041（适用【A】份额） |  | | |  | | --- | | 2023-04-01至2023-06-30 | | |  | | --- | | 通知存款七天+浮动基数0% | | | | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  | 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。 | | | | | | |  |  |
|  | 报告期末，产品收益具体如下： | | | | | | | |  |
|  | |  |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | |  |  | | --- | --- | | 产品代码 |  | | |  | | --- | | 估值日期 | | |  | | --- | | 万份收益 | | |  | | --- | | 七日年化收益率 | | |  | | --- | | 产品资产净值 | | | |  |  | | --- | --- | | 84212041 |  | | |  | | --- | | 2023年6月30日 | | |  | | --- | | 0.6704 | | |  | | --- | | 2.5270% | | |  | | --- | | 61,639,735,228.59 | | | | | | |  |  |  |  |
|  | |  |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | |  |  | | --- | --- | | 销售代码 |  | | |  | | --- | | 估值日期 | | |  | | --- | | 万份收益 | | |  | | --- | | 七日年化收益率 | | |  | | --- | | 产品资产净值 | | | |  |  | | --- | --- | | 84212041（适用【A】份额） |  | | |  | | --- | | 2023年6月30日 | | |  | | --- | | 0.6704 | | |  | | --- | | 2.5270% | | |  | | --- | | 61,639,735,228.59 | | | | | | |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  | **§ 四. 产品投资经理简介** | | | | |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  | 汪锦女士，上海财经大学管理学学士、经济学硕士，国际金融理财师（CFP），中级经济师职称。银行理财产品创设、投资从业14年。 2008年任上海银行金融市场部同业“利多系列”产品投资经理；2013年加入兴业银行总行资产管理部历任同业“稳增1号”、“稳增2号”投资经理。2016年起，负责资产管理部流动性管理，管理总规模逾万亿，擅长大资金的资产配置和流动性管理；2019年转入兴银理财，现担任兴银理财添利9号、添利5号、添利10号、日日新2号和现金宝4号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  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。  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  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有竞争力的收益。报告期内，本产品规模稳中略降，杠杆平稳，运作安全。二季度以来，经济动能放缓、货币政策宽松、存款利率调降等因素促使债券利率加速下行。特别是利率债，相比信用债下行幅度更大，利差从5月开始呈现被动走阔。 | | | | |  |  |  |  |
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|  | 配置策略上，积极把握资金面波动带来的市场阶段性高点的买入机会，尤其是季度末、缴税等关键时间节点，都是短期资产建仓的买点。资产品种上，依然以同业存单、高等级信用债、存放同业、ABS等品种为主，并抓住季度末时点布局了一批利率债，为三季度打下基础。此外，组合久期维持在80-100天，产品收益率先降后升，保持市场前列，具有竞争优势。  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。 | | | | |  |  |
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|  | **§ 六. 投资组合情况** | | | | |  |  |
|  |  | **1.报告期末产品资产组合情况** | | | | |  |
|  |  |  |  |  |  |  |  |
|  |  | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | |  | | --- | | **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 | | |  | | --- | | 44.36 | | |  | | --- | | 44.36 | | | |  | | --- | | 2 | | |  | | --- | | 同业存单 | | |  | | --- | | 18.94 | | |  | | --- | | 18.94 | | | |  | | --- | | 3 | | |  | | --- | | 拆放同业及债券买入返售 | | |  | | --- | | 2.38 | | |  | | --- | | 2.38 | | | |  | | --- | | 4 | | |  | | --- | | 债券 | | |  | | --- | | 34.32 | | |  | | --- | | 34.32 | | | |  | | --- | | 5 | | |  | | --- | | 委外投资 | | |  | | --- | | 0.00 | | |  | | --- | | 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。 | | | | |  |
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|  |  | **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 | | |  | | --- | | 农业银行昆明分行活期存款 | | |  | | --- | | 6,237,896,527.78 | | |  | | --- | | 10.12 | | | |  | | --- | | 2 | | |  | | --- | | 23CSFD60 | | |  | | --- | | 2,020,690,410.96 | | |  | | --- | | 3.28 | | | |  | | --- | | 3 | | |  | | --- | | 定期存款20230131004 | | |  | | --- | | 1,517,685,616.79 | | |  | | --- | | 2.46 | | | |  | | --- | | 4 | | |  | | --- | | Z存放同业（线上）20230119004 | | |  | | --- | | 1,517,318,750.00 | | |  | | --- | | 2.46 | | | |  | | --- | | 5 | | |  | | --- | | Z存放同业（线上）20230201001 | | |  | | --- | | 1,515,812,500.50 | | |  | | --- | | 2.46 | | | |  | | --- | | 6 | | |  | | --- | | Z存放同业（线上）20230203001 | | |  | | --- | | 1,515,601,667.16 | | |  | | --- | | 2.46 | | | |  | | --- | | 7 | | |  | | --- | | 建设银行深圳分行活期存款 | | |  | | --- | | 1,500,700,000.02 | | |  | | --- | | 2.43 | | | |  | | --- | | 8 | | |  | | --- | | Z存放同业20230111002 | | |  | | --- | | 1,012,445,000.38 | | |  | | --- | | 1.64 | | | |  | | --- | | 9 | | |  | | --- | | Z存放同业（线上）20230129004 | | |  | | --- | | 1,010,837,499.49 | | |  | | --- | | 1.64 | | | |  | | --- | | 10 | | |  | | --- | | Z存放同业（线上）20230214020 | | |  | | --- | | 1,010,275,000.00 | | |  | | --- | | 1.64 | | | | | | | |  |
|  |  |  |  |  |  |  |  |  |
|  | **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 | | | |  |  |
|  | |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | | |  | | --- | | **资产名称** | | |  | | --- | | **资产面额（元）** | | |  | | --- | | **承销商/发行人** | | | |  | | --- | | 18常交通MTN001 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 九江银行股份有限公司 | | | |  | | --- | | 18沪临港MTN001 | | |  | | --- | | 30,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 18鲁能源MTN001 | | |  | | --- | | 30,000,000.00 | | |  | | --- | | 兴业银行股份有限公司、九江银行股份有限公司 | | | |  | | --- | | 18陕煤化MTN004 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司、九江银行股份有限公司 | | | |  | | --- | | 18萧山国资MTN002 | | |  | | --- | | 30,000,000.00 | | |  | | --- | | 九江银行股份有限公司 | | | |  | | --- | | 19陕投集团MTN001 | | |  | | --- | | 60,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 20常城建PPN003 | | |  | | --- | | 30,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 20东方债02BC | | |  | | --- | | 50,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 20桂投资MTN002 | | |  | | --- | | 50,000,000.00 | | |  | | --- | | 九江银行股份有限公司 | | | | | | | |  |  |
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|  | |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | | |  | | --- | | 20海沧投资MTN001 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 20杭金投MTN003 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 20河钢集MTN013 | | |  | | --- | | 10,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 20联发集MTN003 | | |  | | --- | | 30,000,000.00 | | |  | | --- | | 兴业银行股份有限公司、九江银行股份有限公司 | | | |  | | --- | | 20闽电子MTN001 | | |  | | --- | | 30,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 20浦口康居MTN004 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 20山高01 | | |  | | --- | | 45,000,000.00 | | |  | | --- | | 华福证券有限责任公司 | | | |  | | --- | | 20泰州城投PPN003 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 20太原国投PPN002 | | |  | | --- | | 70,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 20兴信02 | | |  | | --- | | 70,000,000.00 | | |  | | --- | | 兴业国信资产管理有限公司 | | | |  | | --- | | 20浙国贸MTN001 | | |  | | --- | | 40,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 21北部湾MTN002 | | |  | | --- | | 40,000,000.00 | | |  | | --- | | 九江银行股份有限公司 | | | |  | | --- | | 21常城建PPN002 | | |  | | --- | | 30,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 21常德经建MTN001 | | |  | | --- | | 15,000,000.00 | | |  | | --- | | 兴业银行股份有限公司、九江银行股份有限公司 | | | |  | | --- | | 21湖南轨道MTN001 | | |  | | --- | | 50,000,000.00 | | |  | | --- | | 兴业银行股份有限公司、九江银行股份有限公司 | | | |  | | --- | | 21华福C1 | | |  | | --- | | 30,000,000.00 | | |  | | --- | | 华福证券有限责任公司 | | | |  | | --- | | 21淮安水利PPN001 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 21昆交投PPN001 | | |  | | --- | | 30,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 21山东国惠MTN002A | | |  | | --- | | 30,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 21浙国贸MTN001 | | |  | | --- | | 40,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 21兖矿MTN002 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 22杭金投SCP010 | | |  | | --- | | 100,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 22湘高速CP004 | | |  | | --- | | 50,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 22左海控股SCP001 | | |  | | --- | | 50,000,000.00 | | |  | | --- | | 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) | | |  | | --- | | 50,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 23海安城建SCP002 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 23海润城发SCP001 | | |  | | --- | | 160,000,000.00 | | |  | | --- | | 兴业银行股份有限公司、九江银行股份有限公司 | | | |  | | --- | | 23华阳新材CP002 | | |  | | --- | | 30,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 23即墨城投CP001 | | |  | | --- | | 60,000,000.00 | | |  | | --- | | 兴业银行股份有限公司、九江银行股份有限公司 | | | |  | | --- | | 23临海国投PPN001 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 23农垦SCP002(绿色乡村振兴) | | |  | | --- | | 10,000,000.00 | | |  | | --- | | 九江银行股份有限公司 | | | |  | | --- | | 23泉州金控SCP001 | | |  | | --- | | 60,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 23云能投CP001 | | |  | | --- | | 80,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 23中交城投SCP001 | | |  | | --- | | 150,000,000.00 | | |  | | --- | | 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 | | | |  |  |
|  | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | |  | | --- | | **交易标的** | | |  | | --- | | **交易金额（万元）** | | |  | | --- | | **交易类型** | | |  | | --- | | **关联方名称** | | | |  | | --- | | 兴业银行“现金宝4号”私人银行类人民币理财产品 | | |  | | --- | | 519.12 | | |  | | --- | | 托管费 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 兴业银行“现金宝4号”私人银行类人民币理财产品 | | |  | | --- | | 19.63 | | |  | | --- | | 快赎垫资服务 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 兴业银行“现金宝4号”私人银行类人民币理财产品 | | |  | | --- | | 738.98 | | |  | | --- | | 销售服务费 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 兴业银行活期存款（北京） | | |  | | --- | | 4,000.00 | | |  | | --- | | 授信 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 20泰州城投PPN002 | | |  | | --- | | 4,000.00 | | |  | | --- | | 授信 | | |  | | --- | | 中证信用增进股份有限公司 | | | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  | 5.3 理财产品在报告期内中的重大关联交易 | | | |  |  |
|  | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | |  | | --- | | **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 | | |  | | --- | | 051010100100006103 | | |  | | --- | | 兴业银行股份有限公司理财产品托管专户（现金宝4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 | | | | |  |
|  | |  |  | | --- | --- | | |  | | --- | | 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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