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|  | 兴业银行现金宝（3号）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（3号）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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|  | 兴业银行现金宝（3号）人民币理财产品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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|  | 兴业银行现金宝（3号）人民币理财产品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 | 16,567,527,255.05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 |  |

 |

|  |
| --- |
| 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3号 |

 |

|  |
| --- |
| 90612011（适用【A】份额） |

 |

|  |
| --- |
| 16,567,527,255.05 |

 |

 |  |
|  |  |  |  |  |  |  |
|  | **§ 三. 产品收益表现** |  |
|  |  |  |  |  |  |  |
|  | 报告期内，90612011七日年化收益率均值2.3133%。同期业绩比较基准¹如下： |  |
|  |  |  |  |  |  |  |
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|  | 兴业银行现金宝（3号）人民币理财产品2023年第二季度报告 |  |  |  |  |
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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** |

 |
|

|  |  |
| --- | --- |
| 90612011（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： |  |
|  |

|  |  |  |  |  |  |  |  |  |  |  |
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|

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

 |
|

|  |  |
| --- | --- |
| 90612011 |  |

 |

|  |
| --- |
| 2023年6月30日 |

 |

|  |
| --- |
| 0.5160 |

 |

|  |
| --- |
| 2.2480% |

 |

|  |
| --- |
| 16,567,527,255.05 |

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| --- | --- |
| 销售代码 |  |

 |

|  |
| --- |
| 估值日期 |

 |

|  |
| --- |
| 万份收益 |

 |

|  |
| --- |
| 七日年化收益率 |

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|  |
| --- |
| 产品资产净值 |

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| --- | --- |
| 90612011（适用【A】份额） |  |

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|  |
| --- |
| 2023年6月30日 |

 |

|  |
| --- |
| 0.5160 |

 |

|  |
| --- |
| 2.2480% |

 |

|  |
| --- |
| 16,567,527,255.05 |

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|  | **§ 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，6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 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 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 |  |  |  |  |
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|  | 兴业银行现金宝（3号）人民币理财产品2023年第二季度报告 |  |  |  |
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|  |  |  |  |  |
|  | 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** |

 |

|  |
| --- |
| **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 |

 |

|  |
| --- |
| 54.85 |

 |

|  |
| --- |
| 54.85 |

 |
|

|  |
| --- |
| 2 |

 |

|  |
| --- |
| 同业存单 |

 |

|  |
| --- |
| 18.96 |

 |

|  |
| --- |
| 18.96 |

 |
|

|  |
| --- |
| 3 |

 |

|  |
| --- |
| 拆放同业及债券买入返售 |

 |

|  |
| --- |
| 0.00 |

 |

|  |
| --- |
| 0.00 |

 |
|

|  |
| --- |
| 4 |

 |

|  |
| --- |
| 债券 |

 |

|  |
| --- |
| 26.19 |

 |

|  |
| --- |
| 26.19 |

 |
|

|  |
| --- |
| 5 |

 |

|  |
| --- |
| 委外投资 |

 |

|  |
| --- |
| 0.00 |

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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** |

 |

|  |
| --- |
| **资产规模** |

 |

|  |
| --- |
| **占产品资产净值的比例（%）** |

 |
|

|  |
| --- |
| 1 |

 |

|  |
| --- |
| 存放同业20221018001 |

 |

|  |
| --- |
| 1,522,400,000.00 |

 |

|  |
| --- |
| 9.19 |

 |
|

|  |
| --- |
| 2 |

 |

|  |
| --- |
| 兴业银行活期存款（北京） |

 |

|  |
| --- |
| 1,160,083,777.78 |

 |

|  |
| --- |
| 7.00 |

 |
|

|  |
| --- |
| 3 |

 |

|  |
| --- |
| 存放同业20221024002 |

 |

|  |
| --- |
| 1,014,583,332.50 |

 |

|  |
| --- |
| 6.12 |

 |

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|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  | 5/ | 8 |  |  |  |  |

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|  | 兴业银行现金宝（3号）人民币理财产品2023年第二季度报告 |  |  |
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| --- | --- | --- | --- | --- | --- | --- | --- |
|

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| --- |
| 4 |

 |

|  |
| --- |
| 存放同业20221021009 |

 |

|  |
| --- |
| 1,014,547,500.00 |

 |

|  |
| --- |
| 6.12 |

 |
|

|  |
| --- |
| 5 |

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|  |
| --- |
| 存放同业20221102002 |

 |

|  |
| --- |
| 1,014,058,332.53 |

 |

|  |
| --- |
| 6.12 |

 |
|

|  |
| --- |
| 6 |

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|  |
| --- |
| 存放同业20221103002 |

 |

|  |
| --- |
| 1,013,999,999.20 |

 |

|  |
| --- |
| 6.12 |

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|

|  |
| --- |
| 7 |

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|  |
| --- |
| 农业银行上海分行活期存款 |

 |

|  |
| --- |
| 751,442,361.14 |

 |

|  |
| --- |
| 4.54 |

 |
|

|  |
| --- |
| 8 |

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|  |
| --- |
| Z存放同业（线上）20221108012 |

 |

|  |
| --- |
| 507,017,360.85 |

 |

|  |
| --- |
| 3.06 |

 |
|

|  |
| --- |
| 9 |

 |

|  |
| --- |
| 22杭州银行CD273 |

 |

|  |
| --- |
| 497,622,336.65 |

 |

|  |
| --- |
| 3.00 |

 |
|

|  |
| --- |
| 10 |

 |

|  |
| --- |
| Z存放同业（线上）20230110002 |

 |

|  |
| --- |
| 405,007,110.92 |

 |

|  |
| --- |
| 2.44 |

 |

 |  |
|  |  |  |  |  |  |  |  |  |
|  | **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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| 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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| 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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| 18西部物流MTN001 |

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| 40,000,000.00 |

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| 九江银行股份有限公司 |

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| 18萧山国资MTN002 |

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| 10,000,000.00 |

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| 九江银行股份有限公司 |

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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、九江银行股份有限公司 |

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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、九江银行股份有限公司 |

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| 20汉江国资MTN002 |

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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江北新区MTN002 |

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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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| 20静安投资MTN001 |

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| 40,000,000.00 |

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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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| 20南通城建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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| 20南通城建MTN002 |

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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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| 20湘高速MTN004 |

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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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| 20兆润投资MTN002 |

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| 30,000,000.00 |

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| 九江银行股份有限公司 |

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|  | 兴业银行现金宝（3号）人民币理财产品2023年第二季度报告 |  |  |  |
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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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| 22湘高速CP004 |

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| 50,000,000.00 |

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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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| 12,000,000.00 |

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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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| 18,000,000.00 |

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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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| **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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| 兴业银行现金宝（3号）人民币理财产品 |

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|  |
| --- |
| 148.62 |

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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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| 兴业银行现金宝（3号）人民币理财产品 |

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| 8.99 |

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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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| 兴业银行现金宝（3号）人民币理财产品 |

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| --- |
| 274.35 |

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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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| --- |
| 兴业银行活期存款（上海） |

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| --- |
| 10.00 |

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| --- |
| 授信 |

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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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| --- |
| 116,000.00 |

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| 授信 |

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| 兴业银行股份有限公司 |

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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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|  |  | **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 |

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| 051010100100006086 |

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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年第二季度报告 |  |
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|  |  |  |  |  |  |
|  | 兴银理财有限责任公司 |  |
|  | 2023年7月21日 |  |
|  |  |  |  |  |  |
|  |  | 8/ | 8 |  |  |