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|  | 兴银理财天天万利宝稳利8号B款净值型理财产品2023年半年度报告 |  |
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|  | **兴银理财天天万利宝稳利8号B款净值型理财产品2023年半年度报告** |  |
|  |  |  |  |  |  |  |  |
|  |  | 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9月22日 |  |  |
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|  | 兴银理财天天万利宝稳利8号B款净值型理财产品2023年半年度报告 |  |
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|  |  |  |  | **目 录** |  |  |  |  |
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|  | 兴银理财天天万利宝稳利8号B款净值型理财产品2023年半年度报告 |  |  |
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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8号B款净值型理财产品 |  |  |
|  | 产品代码 | 9K209520 |  |  |
|  | 全国银行业理财信息登记系统登记编码 | Z7002021000125 |  |  |
|  | 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 | 1,178,121,083.43份 |  |  |
|  | 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 |  |  |
|  | 业绩比较基准¹/业绩报酬计提基准 | 9K20952A：2.80%--3.20%/3.20% 9K20952B：2.85%--3.25%/3.25% |  |  |
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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8号B款 7个月（合盈款）A |

 |

|  |
| --- |
| 9K20952A |

 |

|  |
| --- |
| 1,167,356,911.13 |

 |
|

|  |
| --- |
| 稳利恒盈8号B款 7个月（合盈款）B |

 |

|  |
| --- |
| 9K20952B |

 |

|  |
| --- |
| 10,764,172.30 |

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|  | 兴银理财天天万利宝稳利8号B款净值型理财产品2023年半年度报告 |  |  |  |
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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。 |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  | **§ 三. 产品收益表现** |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  |  |  | 产品9K20952A自成立日以来，累计净值增长率为6.6280%，年化累计净值增长率为3.3095%。产品9K20952B自成立日以来，累计净值增长率为6.8000%，年化累计净值增长率为3.3953%。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 |

 |
|

|  |  |
| --- | --- |
| 9K209520 |  |

 |

|  |
| --- |
| 2023年6月30日 |

 |

|  |
| --- |
| 1.00914 |

 |

|  |
| --- |
| 1.06639 |

 |

|  |
| --- |
| 1,188,884,337.35 |

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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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|  |
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| 产品资产净值 |

 |
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|  |  |
| --- | --- |
| 9K20952A |  |

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|  |
| --- |
| 2023年6月30日 |

 |

|  |
| --- |
| 1.00913 |

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|  |
| --- |
| 1.06628 |

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| --- |
| 1,178,019,249.85 |

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| --- | --- |
| 9K20952B |  |

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| 2023年6月30日 |

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|  |
| --- |
| 1.00938 |

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| --- |
| 1.06800 |

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| --- |
| 10,865,087.50 |

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|  | **§ 四. 产品投资经理简介** |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  |  陶雪颖女士，上海财经大学数量经济学硕士，上海财经大学经济学学士，7年公募基金和银行债券投资交易经验，曾任长信基金债券交易员。2019年加入兴银理财，现任固定收益投资部投资经理。投资交易经验丰富，对流动性边际变化感知敏锐，擅长结合基本面研判，通过利率和信用债波段操作获得超额收益，信用风险管控能力强，历史业绩优异，投资风格稳健。 |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  | **§ 五. 报告期内产品的投资策略和运作分析** |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  | 一、2023年上半年投资策略与运作回顾 2023年上半年债券市场大致分为三个阶段：1）1-2月新冠第一波疫情后居民报复性出行和消费，经济高频数据比如生产开工率、地铁出行人数等以高斜率快速修复，市场对经济修复存在强预期，10年国债从低点2.81%上行至2.9%附近震荡，信用利差伴随理财规模回升先上后下。2）3-4月经济高频数据修复斜率放缓，原材料价格、商品房成交等逐步显现颓势，市场开始修正对基本面过强的预期以及前期对国债收益率偏高的定价，同时4月理财规模的明显增长为信用债带来新增配置力量，10年国债从2.9%快速下行至2.78%，信用利差大幅压缩。3）5-6月经济数据快速转弱，消费、投资和出口同比、CPI和PPI环比、社融同比均调头下行，期间债市一方面定价弱现实，一方面担忧弱现实情况下信用风险会进一步抬升，同时逐步定价对刺激政策的预期，10年国债从2.78%下行至2.64%走平，信用利差逐步上行，高评级债券信用利差与中低评级走势出现分化。 上半年来看，收益率方面1年NCD、1年国债、10年国债、信用债3年AAA、3年AA+、3年AA分别变动-11bp、-22 |  |  |  |
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|  | 兴银理财天天万利宝稳利8号B款净值型理财产品2023年半年度报告 |  |  |
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|  | bp、-20bp、-39bp、-53bp、-58bp；信用利差方面3年AAA、3年AA+、3年AA分别变动-21bp、-35bp、-40bp。 产品运作上，1-2月基于基本面“弱现实强预期”采取了防守策略，注重资产的高赔率和高胜率，并在收益率高点积极建仓；3-4月提前预判了理财规模的大幅回流，重点建仓信用债，并做陡利率债曲线；5-6月随着债市利好基本兑现，随债券收益率的下行投资策略逐步增加防守的比重，期间注重建仓低波资产提升组合静态、建仓高评级债券提升组合流动性，平衡收益与波动。二、2023三季度投资策略展望 三季度债市大概率震荡中波动率抬升。流动性方面，货币政策依然保持着合理充裕、稳中偏松的态度，在当前基本面弱修复的态势下很难具备边际转紧的基础。基本面方面，经济数据尚在磨底，虽然开工率、原材料价格、贷款融资需求等方面开始出现积极信号，但地产、出口还在筑底，居民和企业收入和预期仍需时间修复。债券收益率中枢大幅抬升的风险较低。政策方面，在高质量发展的背景下，政策更加注重经济结构的调整而非重走地产、基建大规模刺激的老路，政府会议也多次强调需对当前经济修复多些耐心，年内政策的重点更多在托底经济维持修复态势、完成经济增长目标。在这样的背景下，政策的落地对债市的扰动更多是阶段性的、幅度有限的。机构行为方面，由于上半年债市涨幅较大，部分机构已基本完成今年的业绩目标，在下半年的操作将更加倾向于“落袋为安”，将使市场参与者的行为趋向同质化，债市波动率抬升。 下阶段总体策略将更趋防守，以套息和杠杆策略为主，注重组合流动性，继续提升组合静态，同时积极把握债市调整形成的波段操作机会博取超额收益，提高组合收益率。 |  |  |
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|  | **§ 六. 理财托管机构报告** |  |  |
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|  |  |  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. 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8号B款净值型理财产品2023年半年度报告 |  |  |  |
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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（%）** |

 |

|  |
| --- |
| **间接投资占产品总资产的比例（%）** |

 |
|

|  |
| --- |
| 1 |

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|  |
| --- |
| 现金及银行存款 |

 |

|  |
| --- |
| 0.59 |

 |

|  |
| --- |
| 0.59 |

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|

|  |
| --- |
| 2 |

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|  |
| --- |
| 同业存单 |

 |

|  |
| --- |
| 0.00 |

 |

|  |
| --- |
| 0.00 |

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|

|  |
| --- |
| 3 |

 |

|  |
| --- |
| 公募基金 |

 |

|  |
| --- |
| 1.41 |

 |

|  |
| --- |
| 1.41 |

 |
|

|  |
| --- |
| 4 |

 |

|  |
| --- |
| 拆放同业及债券买入返售 |

 |

|  |
| --- |
| 0.00 |

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|  |
| --- |
| 0.00 |

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|

|  |
| --- |
| 5 |

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|  |
| --- |
| 债券 |

 |

|  |
| --- |
| 83.83 |

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| --- |
| 83.83 |

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|

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| --- |
| 6 |

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| --- |
| 非标准化债权类资产 |

 |

|  |
| --- |
| 14.17 |

 |

|  |
| --- |
| 14.17 |

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|

|  |
| --- |
| 7 |

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|  |
| --- |
| 委外投资 |

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|  |
| --- |
| 0.00 |

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| --- |
| 0.00 |

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| --- |
|  |

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|  |
| --- |
| 总计 |

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|  |
| --- |
| 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140%，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** |

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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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| --- |
| Z浙-同业借款20230419003 |

 |

|  |
| --- |
| 201,360,750.27 |

 |

|  |
| --- |
| 16.94 |

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| --- |
| 2 |

 |

|  |
| --- |
| 22CSFD154 |

 |

|  |
| --- |
| 96,534,460.82 |

 |

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| --- |
| 8.12 |

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|

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| --- |
| 3 |

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|  |
| --- |
| 20栖霞旅游MTN001 |

 |

|  |
| --- |
| 62,051,853.70 |

 |

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| --- |
| 5.22 |

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| --- |
| 4 |

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|  |
| --- |
| 22溧水城建CP001 |

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|  |
| --- |
| 57,097,429.70 |

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| --- |
| 4.80 |

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|  | 兴银理财天天万利宝稳利8号B款净值型理财产品2023年半年度报告 |  |  |
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| 5 |

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| --- |
| 22CSFD134 |

 |

|  |
| --- |
| 50,872,917.81 |

 |

|  |
| --- |
| 4.28 |

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|

|  |
| --- |
| 6 |

 |

|  |
| --- |
| 21芜湖建设PPN001 |

 |

|  |
| --- |
| 50,830,745.90 |

 |

|  |
| --- |
| 4.28 |

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|

|  |
| --- |
| 7 |

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|  |
| --- |
| 22CSFD155 |

 |

|  |
| --- |
| 50,811,054.11 |

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| --- |
| 4.27 |

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| --- |
| 8 |

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|  |
| --- |
| 22CSFD152 |

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|  |
| --- |
| 50,803,825.34 |

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| --- |
| 4.27 |

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| --- |
| 9 |

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|  |
| --- |
| 23经开国发SCP004 |

 |

|  |
| --- |
| 50,460,924.59 |

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| --- |
| 4.24 |

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| --- |
| 10 |

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| 信和02A |

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| --- |
| 48,976,322.52 |

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| --- |
| 4.12 |

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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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|

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| --- |
| 21衡阳城投PPN002 |

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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洪山城投MTN001 |

 |

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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徐州经开PPN002 |

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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南安市贸MTN002 |

 |

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| --- |
| 40,000,000.00 |

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| --- |
| 兴业银行股份有限公司 |

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|  |
| --- |
| 22溧水城建CP001 |

 |

|  |
| --- |
| 56,000,000.00 |

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| --- |
| 兴业银行股份有限公司、九江银行股份有限公司 |

 |
|

|  |
| --- |
| 23金龙湖CP001 |

 |

|  |
| --- |
| 36,000,000.00 |

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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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|

|  |
| --- |
| 23乐山国资SCP001 |

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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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| --- |
| **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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| --- |
| 兴银理财天天万利宝稳利8号B款净值型理财产品 |

 |

|  |
| --- |
| 13.56 |

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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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| --- |
| 兴银理财天天万利宝稳利8号B款净值型理财产品 |

 |

|  |
| --- |
| 30.88 |

 |

|  |
| --- |
| 销售服务费 |

 |

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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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|  | 兴银理财天天万利宝稳利8号B款净值型理财产品2023年半年度报告 |  |  |
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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** |

 |

|  |
| --- |
| **账户名称** |

 |
|

|  |
| --- |
| 1 |

 |

|  |
| --- |
| 托管账户 |

 |

|  |
| --- |
| 051010100101226290 |

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|  |
| --- |
| 兴银理财天天万利宝稳利8号B款净值型理财产品 |

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|  |  |  |  |  |  |  |  |
|  | 兴银理财有限责任公司 |  |  |
|  | 2023年9月22日 |  |  |
|  |  |  |  |  |  |  |  |
|  |  |  | 8/ | 8 |  |  |  |