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|  | 兴银理财兴承恒享众盈一年定期开放4号固收类理财产品2022年年度报告 |  |
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|  | **兴银理财兴承恒享众盈一年定期开放4号固收类理财产品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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|  | 兴银理财兴承恒享众盈一年定期开放4号固收类理财产品2022年年度报告 |  |
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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. 理财托管机构报告§ 七. 审计报告§ 八. 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 |  |  |
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|  | 兴银理财兴承恒享众盈一年定期开放4号固收类理财产品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 | 兴银理财兴承恒享众盈一年定期开放4号固收类理财产品 |  |
|  | 产品代码 | 9K520440 |  |
|  | 全国银行业理财信息登记系统登记编码 | Z7002022000131 |  |
|  | 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 | 466,035,921.85份 |  |
|  | 业绩比较基准/业绩报酬计提基准 | 4.00%--4.50%/-- |  |
|  | 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 |  |

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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 |

 |
|

|  |
| --- |
| 兴银兴承恒享众盈一年定开4号A |

 |

|  |
| --- |
| 9K52044A |

 |

|  |
| --- |
| 364,121,634.57 |

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|

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| --- |
| 兴银兴承恒享众盈一年定开4号B |

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|  |
| --- |
| 9K52044B |

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| 101,914,287.28 |

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|  | 兴银理财兴承恒享众盈一年定期开放4号固收类理财产品2022年年度报告 |  |  |
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|  | **§ 三. 产品收益表现** |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  | 产品9K52044A自成立日以来，累计净值增长率为0.6270%，年化累计净值增长率为1.1858%。产品9K52044B自成立日以来，累计净值增长率为0.6550%，年化累计净值增长率为1.2387%。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 |

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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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|

|  |  |
| --- | --- |
| 9K520440 |  |

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|  |
| --- |
| 2022年12月31日 |

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|  |
| --- |
| 1.00633 |

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| --- |
| 1.00633 |

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| 468,987,763.41 |

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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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| 产品资产净值 |

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| --- | --- |
| 9K52044A |  |

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|  |
| --- |
| 2022年12月31日 |

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|  |
| --- |
| 1.00627 |

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| 1.00627 |

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| 366,405,527.80 |

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| 9K52044B |  |

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| 2022年12月31日 |

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| 1.00655 |

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| 1.00655 |

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| 102,582,235.61 |

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|  | **§ 四. 产品投资经理简介** |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  周伟君先生，现任兴银理财专户投资部投资经理，浙江大学经济学硕士，FRM，8年固定收益投资经验。历任浙商银行债券投资经理、ABS投资经理。2020年加入兴银理财，负责企金“陆陆发”及多款专户产品管理。擅长信用债和ABS投资价值挖掘，注重衡量各类投资标的风险收益比，善于在关键时点做逆向投资。 |  |  |
|  |  |  |  |  |  |  |  |  |
|  | **§ 五. 报告期内产品的投资策略和运作分析** |  |  |
|  |  |  |  |  |  |  |  |  |
|  | 一、2022年市场回顾与产品投资策略1、市场回顾 2022年债券市场表现一波三折，债券收益率呈现“W”型走势。一季度，疫情冲击影响显现，基本面压力增大，央行果断降息10bp，债市做多热情高涨，债券收益率大幅下行。2月至3月，俄乌冲突爆发、海外加息预期升温，权益市场大幅调整，“固收+”产品赎回引发流动性冲击，债券收益率迅速上行。 二季度，上海等多个城市疫情爆发蔓延，社融信贷数据走弱，基本面压力持续增大，货币政策延续宽松，债券收益率快速下行。6月，上海全城解封、稳增长政策落地实施，市场交易经济复苏逻辑，债券收益率震荡上行。 三季度，地产危机愈演愈烈，央行超预期降息，债券收益率下行触底。7月，地产断供风波发酵、地产冲击加大，奥密克戎疫情多地蔓延，经济复苏动能放缓。资金利率持续走低，“宽货币+稳信用”背景下，短端债券收益率持续下行；8月央行超预期降息，带动长债收益率大幅下行。 四季度，疫情和地产政策放松、理财负反馈等冲击，债券收益率剧烈上行，回吐全年涨幅。跨季后资金利率收敛，海外加息制约国内宽货币空间，债券收益率底部回升。11月，疫情防控政策持续放松优化，地产“三支箭”政策落地，政策推出时点和力度大超市场预期，引发债券市场第一波调整。12月上旬，债市持续下跌导致理财产品净值回撤，理财赎回压力增大，持续抛售债券，引发流动性冲击，债市出现第二波下跌。12月下旬，国内疫情感染病例迎来高峰，经济基本面继续探底，且央行加大公开市场投放力度，债市有所回暖。 |  |  |
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|  | 兴银理财兴承恒享众盈一年定期开放4号固收类理财产品2022年年度报告 |  |  |
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|  | 2、产品运作 上半年：1月份资金面宽松带动收益率下行，产品采取提升久期、适度加杠杆的积极策略，票息打底的同时获取资本利得，业绩表现较为优异。2月市场回调后，及时止盈卖出利差压缩到极致的品种，降低债券仓位和组合久期；同时增配货币市场工具等低波动资产，减缓产品波动。3至5月上海疫情爆发，基本面压力增大利多债市，我们利用专户产品期限较长、负债稳定等优势，重点建仓高等级信用债、金融债等品种，提升组合久期和产品杠杆。6月上海解封后债券收益率小幅上行，我们采用中性久期、适度杠杆，通过止盈部分信用债、增配货币类资产逐步调仓，采用超短+超长的哑铃型组合降低波动。 下半年：7至8月房地产停贷断供事件爆发、资金面宽松带动债券收益率下行，产品采取提升久期、适度提高杠杆的积极策略。9月市场回调后，我们及时止盈卖出利差压缩到极致的品种，降低组合久期。11至12月债市急跌背景下，我们积极应对、全力降低市场冲击，大力减持降仓债券，降低组合久期和产品杠杆。同时，增加低波货币类资产配置，减缓市场冲击，提升组合防御能力。长期限专户利用运作周期长、负债稳定等优势，把握市场流动性冲击的投资机会，逐步建仓高等级信用债。二、2023年一季度展望与投资策略1、2023年一季度展望 展望一季度，我们对债券市场保持中性观点，结构性机会突出，信用债优于利率债，曲线短端优于长端，“短久期+积极杠杆”策略收益确定性较高。资金利率宽松背景下曲线短端投资交易价值显著，长端仍需关注经济修复后的利率中枢抬升压力。从基本面来看，疫情感染病例高位回落，经济复苏动能逐步增强，利率中枢存在上行压力，长久期债券面临一定调整压力。从资金面来看，经济复苏需要货币政策宽松进行配合，央行明确表态2023年货币政策力度不低于去年，短期内资金面将维持宽松，大幅上行概率较小。从利率曲线来看，短端收益率大幅抬升后，收益率曲线较为平坦，1年左右摊余成本理财不断推出，高等级、短久期债券可能表现更佳。2、投资策略 一季度我们采取稳中有进的投资策略，坚持中性久期、适度杠杆的组合策略，重点关注高等级、短久期债券的投资配置价值。在年末资金超预期宽松下，短端利率下行明显，2023年一季度资金面大概率维持宽松，关注跨春节等时点冲击下中短久期债券的建仓机会。品种方面，重点关注高等级AAA、金融债、银行资本债投资机会，上述品种流动性最高，兼具配置价值和交易机会，修复速度领先于中低评级信用债。因此，短久期高等级品种资产性价比较高，信用风险可控，我们择机增配高等级信用债，加大波段交易，努力实现平稳的投资收益。 |  |  |
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|  | **§ 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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|  | 兴银理财兴承恒享众盈一年定期开放4号固收类理财产品2022年年度报告 |  |  |
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|  | **§ 七. 审计报告** |  |  |
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|  |  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，自2022年06月22日 (成立日) 至2022年12月31日止期间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。 |  |  |
|  |  |  |  |  |  |  |  |
|  | **§ 八. 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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|

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| --- |
| 1 |

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| --- |
| 现金及存款 |

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|  |
| --- |
| 2.59 |

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| 2 |

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| 债券投资 |

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| --- |
| 62.28 |

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| 3 |

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| 公募基金 |

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| 0.87 |

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| 4 |

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| 非标准化债权类资产 |

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| --- |
| 33.38 |

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| 5 |

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| 委外投资 |

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| --- |
| 0.88 |

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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。 |  |  |
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|  | 兴银理财兴承恒享众盈一年定期开放4号固收类理财产品2022年年度报告 |  |  |
|  |  |  |  |  |  |  |  |  |
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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** |

 |

|  |
| --- |
| **资产名称** |

 |

|  |
| --- |
| **资产规模** |

 |

|  |
| --- |
| **占产品资产净值的比例（%）** |

 |
|

|  |
| --- |
| 1 |

 |

|  |
| --- |
| 22长兴交投02 |

 |

|  |
| --- |
| 92,022,356.00 |

 |

|  |
| --- |
| 19.62 |

 |
|

|  |
| --- |
| 2 |

 |

|  |
| --- |
| 22瘦西湖旅投01 |

 |

|  |
| --- |
| 56,014,168.00 |

 |

|  |
| --- |
| 11.94 |

 |
|

|  |
| --- |
| 3 |

 |

|  |
| --- |
| 22鄞城集团02 |

 |

|  |
| --- |
| 42,010,500.00 |

 |

|  |
| --- |
| 8.96 |

 |
|

|  |
| --- |
| 4 |

 |

|  |
| --- |
| 21镇江城建MTN002 |

 |

|  |
| --- |
| 20,325,500.00 |

 |

|  |
| --- |
| 4.33 |

 |
|

|  |
| --- |
| 5 |

 |

|  |
| --- |
| 19华通国资MTN001 |

 |

|  |
| --- |
| 20,263,280.00 |

 |

|  |
| --- |
| 4.32 |

 |
|

|  |
| --- |
| 6 |

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|  |
| --- |
| 21先行控股MTN001 |

 |

|  |
| --- |
| 20,050,820.00 |

 |

|  |
| --- |
| 4.28 |

 |
|

|  |
| --- |
| 7 |

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| --- |
| 21贵州高速MTN002 |

 |

|  |
| --- |
| 19,933,320.00 |

 |

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| --- |
| 4.25 |

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| 8 |

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| --- |
| 21鹰潭国控MTN001 |

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|  |
| --- |
| 19,931,100.00 |

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| --- |
| 4.25 |

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| --- |
| 9 |

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|  |
| --- |
| 16甘公投MTN002 |

 |

|  |
| --- |
| 19,906,080.00 |

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| --- |
| 4.24 |

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| --- |
| 10 |

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| --- |
| 21九联投资MTN002 |

 |

|  |
| --- |
| 19,823,520.00 |

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| --- |
| 4.23 |

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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** |  |

 |

|  |
| --- |
| **资产名称** |

 |

|  |
| --- |
| **资产面额（元）** |

 |

|  |
| --- |
| **承销商/发行人** |

 |
|

|  |  |
| --- | --- |
| 9K520440 |  |

 |

|  |
| --- |
| 21连云金控MTN001 |

 |

|  |
| --- |
| 5,000,000.00 |

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| --- |
| 兴业银行股份有限公司 |

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|

|  |  |
| --- | --- |
| 9K520440 |  |

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|  |
| --- |
| 21浦口康居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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|  |  |
| --- | --- |
| 9K520440 |  |

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| --- |
| 21厦国贸控MTN004 |

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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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| 9K520440 |  |

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| 21新余城建MTN002 |

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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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|  |  |  | 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** |

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| **关联方名称** |

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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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|  | 兴银理财兴承恒享众盈一年定期开放4号固收类理财产品2022年年度报告 |  |  |
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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 |

 |

|  |
| --- |
| 051010100101387304 |

 |

|  |
| --- |
| 兴银理财兴承恒享众盈一年定期开放4号固收类理财产品 |

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|  |  |  |  |  |  |  |  |
|  | 兴银理财有限责任公司 |  |  |
|  | 2023年5月15日 |  |  |
|  |  |  |  |  |  |  |  |
|  |  |  | 8/ | 8 |  |  |  |