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|  | 兴银理财添利天天利31号净值型理财产品2024年第二季度报告 | | | | | | | | | | | | | |  |
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|  | **兴银理财添利天天利31号净值型理财产品 2024年第二季度报告** | | | | | | | | | | | | | |  |
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|  |  | | | | | 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：2024年7月19日 | | | | | | |  | |  |
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|  | 兴银理财添利天天利31号净值型理财产品2024年第二季度报告 | | | | | | | | | | | | | |  |
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|  |  | | |  | | |  | | **目 录** | |  |  | |  |  |
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|  | 兴银理财添利天天利31号净值型理财产品2024年第二季度报告 | | | | | | | | | | | | | |  |
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|  | **§ 一. 重要提示** | | | | | | | | | | | | | |  |
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|  | 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。 | | | | | | | | | | | | | |  |
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|  | **§ 二. 产品基本情况** | | | | | | | | | | | | | |  |
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|  | 产品名称 | | | | | | | 兴银理财添利天天利31号净值型理财产品 | | | | | | |  |
|  | 产品代码 | | | | | | | 9TTL0310 | | | | | | |  |
|  | 全国银行业理财信息登记系统登记编码 | | | | | | | Z7002023000406 | | | | | | |  |
|  | 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 | | | | | | | 3,014,216,368.23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 | | | |  | | --- | | 兴银添利天天利31号A | | |  | | --- | | 9TTL031A | | |  | | --- | | 485,067,600.20 | | | |  | | --- | | 兴银添利天天利31号B（兴普惠） | | |  | | --- | | 9TTL031B | | |  | | --- | | 1,322,563,511.86 | | | |  | | --- | | 兴银添利天天利31号C（兴普惠） | | |  | | --- | | 9TTL031C | | |  | | --- | | 553,361,897.44 | | | |  | | --- | | 兴银添利天天利31号D（兴普惠） | | |  | | --- | | 9TTL031D | | |  | | --- | | 348,202,992.95 | | | | | | | | | | | | | | | |  |
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|  | 兴银理财添利天天利31号净值型理财产品2024年第二季度报告 | | | | | | | | | | | | | |  |
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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 | | | |  | | --- | | 兴银添利天天利31号E | | |  | | --- | | 9TTL031E | | |  | | --- | | 95,003,510.12 | | | |  | | --- | | 兴银添利天天利31号T | | |  | | --- | | 9TTL031T | | |  | | --- | | 4,502,941.30 | | | |  | | --- | | 兴银添利天天利31号U | | |  | | --- | | 9TTL031U | | |  | | --- | | 8,950,172.44 | | | |  | | --- | | 添利天天利31号V | | |  | | --- | | 9TTL031V | | |  | | --- | | 900.31 | | | |  | | --- | | 兴银理财添利天天利31号W | | |  | | --- | | 9TTL031W | | |  | | --- | | 131,640,017.92 | | | |  | | --- | | 兴银添利天天利31号Y | | |  | | --- | | 9TTL031Y | | |  | | --- | | 64,922,823.69 | | | | | | | | | | | | | | | |  |
|  |  | | | | | |  | | |  | |  | | |  |
|  | **§ 三. 产品收益表现** | | | | | | | | | | | | | |  |
|  |  | | | | | |  | | |  | |  | | |  |
|  | 报告期末，产品过往业绩如下： | | | | | | | | | | | | | |  |
|  | |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | |  | | --- | | **产品销售代码** | | |  | | --- | | **近1月 年化收益率(%)** | | |  | | --- | | **近3月 年化收益率(%)** | | |  | | --- | | **近6月 年化收益率(%)** | | |  | | --- | | **成立至今 年化收益率(%)** | | | |  | | --- | | 9TTL031A | | |  | | --- | | 1.54 | | |  | | --- | | 1.69 | | |  | | --- | | 1.97 | | |  | | --- | | 1.97 | | | |  | | --- | | 9TTL031B | | |  | | --- | | 1.85 | | |  | | --- | | 1.99 | | |  | | --- | | -- | | |  | | --- | | 2.23 | | | |  | | --- | | 9TTL031C | | |  | | --- | | 1.75 | | |  | | --- | | 1.89 | | |  | | --- | | -- | | |  | | --- | | 2.10 | | | |  | | --- | | 9TTL031D | | |  | | --- | | 1.65 | | |  | | --- | | 1.79 | | |  | | --- | | -- | | |  | | --- | | 2.00 | | | |  | | --- | | 9TTL031E | | |  | | --- | | 1.54 | | |  | | --- | | 1.68 | | |  | | --- | | -- | | |  | | --- | | 1.88 | | | |  | | --- | | 9TTL031T | | |  | | --- | | 1.90 | | |  | | --- | | 2.05 | | |  | | --- | | 2.26 | | |  | | --- | | 2.23 | | | |  | | --- | | 9TTL031U | | |  | | --- | | 1.96 | | |  | | --- | | 2.10 | | |  | | --- | | 2.31 | | |  | | --- | | 2.29 | | | |  | | --- | | 9TTL031V | | |  | | --- | | 0.06 | | |  | | --- | | 0.06 | | |  | | --- | | 0.06 | | |  | | --- | | 0.65 | | | |  | | --- | | 9TTL031W | | |  | | --- | | 1.55 | | |  | | --- | | 1.69 | | |  | | --- | | -- | | |  | | --- | | 1.91 | | | |  | | --- | | 9TTL031Y | | |  | | --- | | 1.75 | | |  | | --- | | 1.89 | | |  | | --- | | 2.11 | | |  | | --- | | 1.81 | | | | | | | | | | | | | | | |  |
|  | 业绩比较基准（9TTL031A）：通知存款七天+浮动基数0% 业绩比较基准（9TTL031B）：通知存款七天+浮动基数0% 业绩比较基准（9TTL031C）：通知存款七天+浮动基数0% 业绩比较基准（9TTL031D）：通知存款七天+浮动基数0% | | | | | | | | | | | | | |  |
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|  | 兴银理财添利天天利31号净值型理财产品2024年第二季度报告 | | | | | | | | | | | | | |  |
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|  | 业绩比较基准（9TTL031E）：通知存款七天+浮动基数0% 业绩比较基准（9TTL031T）：通知存款七天+浮动基数0% 业绩比较基准（9TTL031U）：通知存款七天+浮动基数0% 业绩比较基准（9TTL031V）：通知存款七天+浮动基数0% 业绩比较基准（9TTL031W）：通知存款七天+浮动基数0% 业绩比较基准（9TTL031Y）：通知存款七天+浮动基数0% | | | | | | | | | | | | | |  |
|  | 提示： （1）产品展示的业绩比较基准为报告期末理财产品所在最新投资周期的业绩比较基准。 （2）兴银理财添利天天利31号净值型理财产品成立于2023年06月02日，数据截止至2024年06月30日。过往业绩是由兴银理财有限责任公司计算并确认后所提供的数据。 （3）近N月年化收益率（%）=（1+（当前复权单位净值/N月前复权单位净值-1）\*100%）^（365/区间天数）-1。区间天数为产品前N月（或首个披露的有效净值日期，不含该日）至报告期末有效净值日期（含该日）累计运作天数。展示区间起始时间为近N月的有效净值日期，截止时间为本报告期期末。  X年年化收益率（%）=（1+（X年最后一个有效复权单位净值/X-1年最后一个有效复权单位净值-1）\*100%）^（365/区间天数）-1。区间天数为该完整会计年度的天数。  成立至今年化收益率（%）=（1+（当前市值/成立日市值-1）\*100%）^（365/区间天数）-1。区间天数为产品成立日期（或首个披露净值日期，不含该日）至报告期末净值日期（含该日）累计运作天数。  复权单位净值体现单位净值序列及累计净值序列的波动和分红等情况。 （4）理财产品过往业绩不代表其未来表现，不等于理财产品实际收益，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 | | | |  |  | | --- | --- | | 9TTL0310 |  | | |  | | --- | | 2024年6月30日 | | |  | | --- | | 0.4854 | | |  | | --- | | 1.7780% | | |  | | --- | | 3,014,216,368.23 | | | | | | | | | | | | | | | |  |
|  | |  |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | |  |  | | --- | --- | | 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 | | | |  |  | | --- | --- | | 9TTL031A |  | | |  | | --- | | 2024年6月30日 | | |  | | --- | | 0.4345 | | |  | | --- | | 1.5880% | | |  | | --- | | 485,067,600.20 | | | |  |  | | --- | --- | | 9TTL031B |  | | |  | | --- | | 2024年6月30日 | | |  | | --- | | 0.5167 | | |  | | --- | | 1.8970% | | |  | | --- | | 1,322,563,511.86 | | | |  |  | | --- | --- | | 9TTL031C |  | | |  | | --- | | 2024年6月30日 | | |  | | --- | | 0.4893 | | |  | | --- | | 1.7870% | | |  | | --- | | 553,361,897.44 | | | |  |  | | --- | --- | | 9TTL031D |  | | |  | | --- | | 2024年6月30日 | | |  | | --- | | 0.4619 | | |  | | --- | | 1.6910% | | |  | | --- | | 348,202,992.95 | | | |  |  | | --- | --- | | 9TTL031E |  | | |  | | --- | | 2024年6月30日 | | |  | | --- | | 0.4345 | | |  | | --- | | 1.5840% | | |  | | --- | | 95,003,510.12 | | | |  |  | | --- | --- | | 9TTL031T |  | | |  | | --- | | 2024年6月30日 | | |  | | --- | | 0.5304 | | |  | | --- | | 1.9510% | | |  | | --- | | 4,502,941.30 | | | |  |  | | --- | --- | | 9TTL031U |  | | |  | | --- | | 2024年6月30日 | | |  | | --- | | 0.5441 | | |  | | --- | | 2.0020% | | |  | | --- | | 8,950,172.44 | | | |  |  | | --- | --- | | 9TTL031V |  | | |  | | --- | | 2024年6月30日 | | |  | | --- | | 0.5553 | | |  | | --- | | 2.1060% | | |  | | --- | | 900.31 | | | |  |  | | --- | --- | | 9TTL031W |  | | |  | | --- | | 2024年6月30日 | | |  | | --- | | 0.4345 | | |  | | --- | | 1.5940% | | |  | | --- | | 131,640,017.92 | | | |  |  | | --- | --- | | 9TTL031Y |  | | |  | | --- | | 2024年6月30日 | | |  | | --- | | 0.4893 | | |  | | --- | | 1.8020% | | |  | | --- | | 64,922,823.69 | | | | | | | | | | | | | | | |  |
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|  | 兴银理财添利天天利31号净值型理财产品2024年第二季度报告 | | | | | | | | | | | | | |  | |  |
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|  | **§ 四. 产品投资经理简介** | | | | | | | | | | | | | |  | |  |
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|  |  | 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，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”“兴银理财添利天天利32号净值型理财产品”“兴银理财稳添利日盈1号日开固收类理财产品”投资经理。 | | | | | | | | | | | | | | |  |
|  |  |  | | | | |  | | |  | |  | | |  | |  |
|  | **§ 五. 报告期内产品的投资策略和运作分析** | | | | | | | | | | | | | |  | |  |
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|  | 一 宏观经济及市场情况  4月份，受“存款手工补息”事件影响，资金涌入债券市场，叠加政府债发行供给偏弱，资产荒行情持续演绎，债券收益率快速下行，信用利差进一步压缩。4月23日，央行提示长债利率风险引发市场调整，债市回调。5月份，地产政策连续出台，带动长端利率快速上行。但政策出台后地产修复程度偏弱，经济延续疲弱态势，债市呈现震荡走势。6月以来，资金面维持平稳偏松，短端收益率快速下行，理财赎回压力不大，跨季资金保持平稳，利率继续下行，10年国债、30年国债分别下行至2.20%和2.42%，收益率曲线继续平坦化。  展望后市，基本面出口强内需弱的分化态势短期内难言反转；央行确认将持续借入并卖出国债，并增设临时正、逆回购操作。长端受政策扰动承压、买盘欠配的情况下不排除曲线走陡、短期内短期限资产进一步走低的可能性。资金预计仍保持宽松，但新的利率走廊下限也限制了下行幅度和做多赔率。叠加政策进入高波动期，短端料将维持窄区间震荡态势并在年底前逐步中枢回升。在整体利率和信用利差偏低的情况下，维持底仓票息资产适度配置的前提下关注政府债发行、机构行为等的边际变化，把握配置机会。 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、交易性仓位灵活摆布，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  下阶段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** | | | | | | | | | | | | | | |  |
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|  | 兴银理财添利天天利31号净值型理财产品2024年第二季度报告 | | | | | | | | | | | | | |  | |  | |  |
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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** | | | | | | | | | | | | | | | |  |
|  |  |  | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | |  | | --- | | **序号** | | |  | | --- | | **资产名称** | | |  | | --- | | **资产规模** | | |  | | --- | | **占产品资产净值的比例（%）** | | | |  | | --- | | 1 | | |  | | --- | | 农业银行洛阳分行活期存款 | | |  | | --- | | 500,156,256.22 | | |  | | --- | | 16.59 | | | |  | | --- | | 2 | | |  | | --- | | 24CSFD04 | | |  | | --- | | 202,828,337.92 | | |  | | --- | | 6.73 | | | |  | | --- | | 3 | | |  | | --- | | 质押式逆回购 | | |  | | --- | | 140,023,589.04 | | |  | | --- | | 4.65 | | | |  | | --- | | 4 | | |  | | --- | | Z存放同业（线上）20240318002 | | |  | | --- | | 100,714,583.80 | | |  | | --- | | 3.34 | | | |  | | --- | | 5 | | |  | | --- | | Z存放同业（线上）20240510014 | | |  | | --- | | 100,328,755.44 | | |  | | --- | | 3.33 | | | |  | | --- | | 6 | | |  | | --- | | 23上海银行CD094 | | |  | | --- | | 99,751,568.04 | | |  | | --- | | 3.31 | | | |  | | --- | | 7 | | |  | | --- | | 23建设银行CD211 | | |  | | --- | | 99,688,025.75 | | |  | | --- | | 3.31 | | | | | | | | | | | | | | | | | |  |
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|  | 兴银理财添利天天利31号净值型理财产品2024年第二季度报告 | | | | | | | | | | | | | |  | | | |  |
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|  |  | | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | |  | | --- | | 8 | | |  | | --- | | 24江西银行CD073 | | |  | | --- | | 99,148,019.30 | | |  | | --- | | 3.29 | | | |  | | --- | | 9 | | |  | | --- | | 24广州农村商业银行CD062 | | |  | | --- | | 99,128,799.98 | | |  | | --- | | 3.29 | | | |  | | --- | | 10 | | |  | | --- | | 24光大银行CD108 | | |  | | --- | | 98,613,615.02 | | |  | | --- | | 3.27 | | | | | | | | | | | | | | | | | |  |
|  |  | |  | |  | |  | | |  | |  | | |  | | | |  |
|  |  | | **5.报告期末持有非标准化债权类资产情况** | | | | | | | | | | | | | | | |  |
|  |  | | |  |  |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | |  | | --- | | **序号** | | |  | | --- | | **项目名称** | | |  | | --- | | **融资客户** | | |  | | --- | | **剩余融资期限（天）** | | |  | | --- | | **交易结构** | | |  | | --- | | **风险状况** | | | | | | | | | | | | | | | | | |  |
|  |  | | |  |  | | --- | --- | | |  | | --- | | 无 | | | | | | | | | | | | | | | | | |  |
|  |  | |  | |  | |  | | |  | |  | | |  | | | |  |
|  | **6.报告期间关联交易情况** | | | | | | | | | | | | | |  | | | |  |
|  |  | |  | | 6.1 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** | | | |  | | --- | | 23青岛华通CP002 | | |  | | --- | | 20,000,000.00 | | |  | | --- | | 兴业银行股份有限公司 | | | | | | | | | | | | | | | |  | | | |  |
|  |  | |  | |  | |  | | |  | |  | | |  | | | |  |
|  |  | |  | | 6.2 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** | | | |  | | --- | | 兴银理财添利天天利31号净值型理财产品 | | |  | | --- | | 34.3409 | | |  | | --- | | 托管费 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 兴银理财添利天天利31号净值型理财产品 | | |  | | --- | | 75.1523 | | |  | | --- | | 销售服务费 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 兴银理财添利天天利31号净值型理财产品 | | |  | | --- | | 7.7579 | | |  | | --- | | 快赎垫资服务 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 兴银理财添利天天利31号净值型理财产品 | | |  | | --- | | 1.4765 | | |  | | --- | | 销售服务费 | | |  | | --- | | 厦门国际银行股份有限公司 | | | | | | | | | | | | | | | |  | | | |  |
|  |  | |  | |  | |  | | |  | |  | | |  | | | |  |
|  |  | |  | | 6.3 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 |  | | | | | | | | | | | | | | | |  | | | |  |
|  |  | |  | |  | |  | | |  | |  | | |  | | | |  |
|  |  | | **7.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 | | |  | | --- | | 051010100101631554 | | |  | | --- | | 兴银理财添利天天利31号净值型理财产品 | | | | | | | | | | | | | | | | | |  |
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|  | **8.影响理财份额投资人决策的其他重要信息** | | | | | | | | | | | | | | | | | | | |  |
|  | 8.1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 | | | | | | | | | | | | | |  | | | | | |  |
|  | 2024年7月19日 | | | | | | | | | | | | | |  | | | | | |  |
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