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|  | 兴银理财添利天天利31号净值型理财产品2025年第四季度报告 | | | | | | | | | | | | | |  |
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|  | **兴银理财添利天天利31号净值型理财产品 2025年第四季度报告** | | | | | | | | | | | | | |  |
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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：2026年1月22日 | | | | | | |  | |  |
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|  | 兴银理财添利天天利31号净值型理财产品2025年第四季度报告 | | | | | | | | | | | | | |  |
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|  | 兴银理财添利天天利31号净值型理财产品2025年第四季度报告 | | | | | | | | | | | | | |  |
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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 | | | | | | | 1,210,544,474.96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 | | |  | | --- | | 219,633,358.81 | | | |  | | --- | | 兴银添利天天利31号B（兴普惠） | | |  | | --- | | 9TTL031B | | |  | | --- | | 305,741,339.94 | | | |  | | --- | | 兴银添利天天利31号C（兴普惠） | | |  | | --- | | 9TTL031C | | |  | | --- | | 141,033,241.44 | | | |  | | --- | | 兴银添利天天利31号D（兴普惠） | | |  | | --- | | 9TTL031D | | |  | | --- | | 53,644,206.07 | | | | | | | | | | | | | | | |  |
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|  | 兴银理财添利天天利31号净值型理财产品2025年第四季度报告 | | | | | | | | | | | | | |  |
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|  | **§ 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** | | |  | | --- | | **2025年 年化收益率(%)** | | |  | | --- | | **2024年 年化收益率(%)** | | |  | | --- | | **2023年 年化收益率(%)** | | |  | | --- | | **2022年 年化收益率(%)** | | |  | | --- | | **2021年 年化收益(%)** | | |  | | --- | | **成立至今 年化收益率(%)** | | | |  | | --- | | 9TTL031A | | |  | | --- | | 1.35 | | |  | | --- | | 1.77 | | |  | | --- | | -- | | |  | | --- | | -- | | |  | | --- | | -- | | |  | | --- | | 1.65 | | | |  | | --- | | 9TTL031B | | |  | | --- | | 1.43 | | |  | | --- | | -- | | |  | | --- | | -- | | |  | | --- | | -- | | |  | | --- | | -- | | |  | | --- | | 1.69 | | | |  | | --- | | 9TTL031C | | |  | | --- | | 1.32 | | |  | | --- | | -- | | |  | | --- | | -- | | |  | | --- | | -- | | |  | | --- | | -- | | |  | | --- | | 1.59 | | | | | | | | | | | | | | | |  |
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|  | 兴银理财添利天天利31号净值型理财产品2025年第四季度报告 | | | | | | | | | | | | | |  |
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|  | 业绩比较基准（9TTL031A）：人民银行7天通知存款利率 业绩比较基准（9TTL031B）：人民银行7天通知存款利率 业绩比较基准（9TTL031C）：人民银行7天通知存款利率 业绩比较基准（9TTL031D）：人民银行7天通知存款利率 业绩比较基准（9TTL031E）：人民银行7天通知存款利率 业绩比较基准（9TTL031G）：人民银行7天通知存款利率 业绩比较基准（9TTL031H）：人民银行7天通知存款利率 业绩比较基准（9TTL031I）：人民银行7天通知存款利率 业绩比较基准（9TTL031J）：人民银行7天通知存款利率 业绩比较基准（9TTL031K）：人民银行7天通知存款利率 业绩比较基准（9TTL031L）：人民银行7天通知存款利率 业绩比较基准（9TTL031N）：人民银行7天通知存款利率 业绩比较基准（9TTL031O）：人民银行7天通知存款利率 | | | | | | | | | | | | | |  |
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|  | 兴银理财添利天天利31号净值型理财产品2025年第四季度报告 | | | | | | | | | | | | | |  |
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|  | 业绩比较基准（9TTL031P）：人民银行7天通知存款利率 业绩比较基准（9TTL031T）：人民银行7天通知存款利率 业绩比较基准（9TTL031U）：人民银行7天通知存款利率 业绩比较基准（9TTL031V）：人民银行7天通知存款利率 业绩比较基准（9TTL031W）：人民银行7天通知存款利率 业绩比较基准（9TTL031Y）：人民银行7天通知存款利率 | | | | | | | | | | | | | |  |
|  | 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2025年12月31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 |  | | |  | | --- | | 2025年12月31日 | | |  | | --- | | 0.3509 | | |  | | --- | | 1.2439% | | |  | | --- | | 1,210,544,474.96 | | | | | | | | | | | | | | | |  |
|  | |  |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | |  |  | | --- | --- | | 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 |  | | |  | | --- | | 2025年12月31日 | | |  | | --- | | 0.3489 | | |  | | --- | | 1.2364% | | |  | | --- | | 219,633,358.81 | | | |  |  | | --- | --- | | 9TTL031B |  | | |  | | --- | | 2025年12月31日 | | |  | | --- | | 0.3763 | | |  | | --- | | 1.3377% | | |  | | --- | | 305,741,339.94 | | | |  |  | | --- | --- | | 9TTL031C |  | | |  | | --- | | 2025年12月31日 | | |  | | --- | | 0.3489 | | |  | | --- | | 1.2364% | | |  | | --- | | 141,033,241.44 | | | |  |  | | --- | --- | | 9TTL031D |  | | |  | | --- | | 2025年12月31日 | | |  | | --- | | 0.3215 | | |  | | --- | | 1.1352% | | |  | | --- | | 53,644,206.07 | | | |  |  | | --- | --- | | 9TTL031E |  | | |  | | --- | | 2025年12月31日 | | |  | | --- | | 0.3489 | | |  | | --- | | 1.2365% | | |  | | --- | | 14,204,857.61 | | | |  |  | | --- | --- | | 9TTL031G |  | | |  | | --- | | 2025年12月31日 | | |  | | --- | | 0.3078 | | |  | | --- | | 1.0847% | | |  | | --- | | 60,592,622.63 | | | |  |  | | --- | --- | | 9TTL031H |  | | |  | | --- | | 2025年12月31日 | | |  | | --- | | 0.3489 | | |  | | --- | | 1.2364% | | |  | | --- | | 8,784,152.53 | | | |  |  | | --- | --- | | 9TTL031I |  | | |  | | --- | | 2025年12月31日 | | |  | | --- | | 0.3626 | | |  | | --- | | 1.2870% | | |  | | --- | | 12,642,158.86 | | | |  |  | | --- | --- | | 9TTL031J |  | | |  | | --- | | 2025年12月31日 | | |  | | --- | | 0.3763 | | |  | | --- | | 1.3377% | | |  | | --- | | 27,783,663.49 | | | |  |  | | --- | --- | | 9TTL031K |  | | |  | | --- | | 2025年12月31日 | | |  | | --- | | 0.3489 | | |  | | --- | | 1.2364% | | |  | | --- | | 26,214,314.27 | | | |  |  | | --- | --- | | 9TTL031L |  | | |  | | --- | | 2025年12月31日 | | |  | | --- | | 0.3215 | | |  | | --- | | 1.1352% | | |  | | --- | | 24,201,321.02 | | | | | | | | | | | | | | | |  |
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|  | 兴银理财添利天天利31号净值型理财产品2025年第四季度报告 | | | | | | | | | | | | | |  | |  |
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|  | **§ 四. 产品投资经理简介** | | | | | | | | | | | | | |  | |  |
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|  |  | 王宇航女士，复旦大学金融学硕士，CFA三级，4年固定收益市场投资交易经验。2021年加入兴银理财，历任投资经理助理、债券投资经理，现任兴银理财现金管理部投资经理，善于流动性管理和资产配置。 | | | | | | | | | | | | | | |  |
|  |  |  | | | | |  | | |  | |  | | |  | |  |
|  | **§ 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 　　2025年面对复杂的国内外环境，我国经济顶住压力，需求侧结构优化，新动能加速增长，整体保持稳定增长，物价与就业总体平稳。财政政策更加积极，货币政策适时转向适度宽松，政策协同效应显著。债市全年告别单边牛市，收益率在多重博弈下呈现高波动态势。年初受经济数据、政策预期修正、汇率压力及资金面收敛影响，10年国债收益率从年初1.6%升至3月中旬的1.9%附近。二季度后，资金面在央行的呵护下维持平稳宽松，随着中美贸易博弈带来的避险情绪和A股调整，债市收益率逐步回落。下半年市场在基本面、政策预期与机构行为间反复权衡，10年国债震荡调整，年末收于1.85%附近，全年上行25bp。信用债利差整体压缩，短端表现优于长端。同业存单利率前高后低，一季度受银行负债端压力推动，一季度NCD利率升破2.0%，二季度开始在央行流动性呵护下，NCD利率中枢显著回落，随后在1.63%-1.68%区间窄幅震荡，年末收于1.62%。  　　展望明年，2026年步入“十五五”规划开局之年，经济增长与转型诉求并重，“反内卷”政策有望持续推进。从中央经济工作会议和四季度央行例会表述来看，26年货币政策将延续“适度宽松”的总基调，政策重心从单纯的短期稳增长向兼顾中长期结构优化过渡，“灵活高效”货币政策与更加积极的财政政策协同配合。2026年债市多空因素交织，股市走强、经济温和复苏与通胀预期回升制约利率下行空间，但地缘政治风险、货币政策宽松和资产荒逻辑可能为债市提供支持，预计债市将呈现“上有顶、下有底”的震荡格局。  　　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各类风险作为第一要务，在此基础上通过稳健的投资风格实现 | | | | | | | | | | | | | |  | |  |
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|  | 兴银理财添利天天利31号净值型理财产品2025年第四季度报告 | | | | | | | | | | | | | |  | |  | |  |
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|  | 相对稳定的收益。四季度短端各类资产在较为宽松的资金面带动下窄幅震荡处于配置区间。具体操作上，对同业存单、信用债、ABS和存放同业等各品种持续保持较大的建仓力度，具备套息空间时积极增厚。组合整体维持中枢杠杆和偏积极的剩余期限，配置盘为主保证静态收益，在运作中动态调整组合久期保持收益弹性。  　　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。 | | | | | | | | | | | | | |  | |  | |  |
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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 | | |  | | --- | | 7.52 | | |  | | --- | | 8.35 | | | |  | | --- | | 2 | | |  | | --- | | 同业存单 | | |  | | --- | | 0.00 | | |  | | --- | | 50.59 | | | |  | | --- | | 3 | | |  | | --- | | 拆放同业及债券买入返售 | | |  | | --- | | 5.78 | | |  | | --- | | 22.76 | | | |  | | --- | | 4 | | |  | | --- | | 债券 | | |  | | --- | | 6.13 | | |  | | --- | | 18.30 | | | |  | | --- | | 5 | | |  | | --- | | 委外投资 | | |  | | --- | | 80.57 | | |  | | --- | | 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。 | | | | | | | | | | | | | | |  | |  |
|  |  |  |  | | | |  | | |  | |  | | |  | |  | |  |
|  |  |  | **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（元）** | | |  | | --- | | **占产品资产净值的比例（%）** | | | |  | | --- | | 1 | | |  | | --- | | 建设银行深圳市分行活期存款 | | |  | | --- | | 90,074,383.69 | | |  | | --- | | 7.44 | | | | | | | | | | | | | | | | | |  |
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|  | 兴银理财添利天天利31号净值型理财产品2025年第四季度报告 | | | | | | | | | | | | | |  | | | |  |
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|  |  | | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | |  | | --- | | 2 | | |  | | --- | | 质押式逆回购(11PF231203-N-14-20251231-014-IB) | | |  | | --- | | 72,754,631.26 | | |  | | --- | | 6.01 | | | |  | | --- | | 3 | | |  | | --- | | 23黔高03 | | |  | | --- | | 50,183,506.85 | | |  | | --- | | 4.15 | | | |  | | --- | | 4 | | |  | | --- | | 质押式逆回购(SECREPO251225000651975) | | |  | | --- | | 41,017,856.70 | | |  | | --- | | 3.39 | | | |  | | --- | | 5 | | |  | | --- | | 质押式逆回购(11PF231203-N-07-20251231-007-IB) | | |  | | --- | | 29,088,819.67 | | |  | | --- | | 2.40 | | | |  | | --- | | 6 | | |  | | --- | | 23国惠投资MTN002A | | |  | | --- | | 20,019,780.82 | | |  | | --- | | 1.65 | | | |  | | --- | | 7 | | |  | | --- | | 质押式逆回购(SECREPO251225000652063) | | |  | | --- | | 20,008,912.60 | | |  | | --- | | 1.65 | | | |  | | --- | | 8 | | |  | | --- | | 质押式逆回购(11PF232097-N-14-20251231-000014-IB) | | |  | | --- | | 18,419,916.94 | | |  | | --- | | 1.52 | | | |  | | --- | | 9 | | |  | | --- | | 25青岛银行CD020 | | |  | | --- | | 13,308,570.40 | | |  | | --- | | 1.10 | | | |  | | --- | | 10 | | |  | | --- | | 25青岛农商行CD105 | | |  | | --- | | 13,286,963.60 | | |  | | --- | | 1.10 | | | | | | | | | | | | | | | | | |  |
|  |  | |  | |  | |  | | |  | |  | | |  | | | |  |
|  |  | | **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** | | | |  | | --- | | 25泰康1A | | |  | | --- | | 4,000,000.00 | | |  | | --- | | 兴业证券股份有限公司 | | | | | | | | | | | | | | | |  | | | |  |
|  |  | |  | |  | |  | | |  | |  | | |  | | | |  |
|  |  | |  | | 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 | | |  | | --- | | 35.3155 | | |  | | --- | | 销售服务费 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 中诚信托-添和【2】号集合资金信托计划 | | |  | | --- | | 0.5306 | | |  | | --- | | 管理费 | | |  | | --- | | 中诚信托有限责任公司 | | | |  | | --- | | 兴银理财添利天天利31号净值型理财产品 | | |  | | --- | | 0.9105 | | |  | | --- | | 销售服务费 | | |  | | --- | | 厦门国际银行股份有限公司 | | | |  | | --- | | 兴银理财添利天天利31号净值型理财产品 | | |  | | --- | | 1.7024 | | |  | | --- | | 快赎垫资 | | |  | | --- | | 兴业银行股份有限公司 | | | |  | | --- | | 中诚信托-添和【6】号集合资金信托计划 | | |  | | --- | | 0.0256 | | |  | | --- | | 管理费 | | |  | | --- | | 中诚信托有限责任公司 | | | | | | | | | | | | | | | |  | | | |  |
|  |  | |  | |  | |  | | |  | |  | | |  | | | |  |
|  |  | |  | |  | | 9/ | | | 10 | |  | | |  | | | |  |
|  |  | |  | |  | |  | | |  | |  | | |  | | | |  | |  |
|  | 兴银理财添利天天利31号净值型理财产品2025年第四季度报告 | | | | | | | | | | | | | |  | | | |  | |  |
|  |  | |  | |  | |  | | |  | |  | | |  | | | |  | |  |
|  |  | | | | | | | | | | | | | |  | | | |  | |  |
|  |  | |  | | 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 | | | | | | | | | | | | | | | | | |  | |  |
|  |  | |  | |  | |  | | |  | |  | | |  | | | |  | |  |
|  | **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。 | | | | | | | | | | | | | | | | | | | | | |  |
|  |  | |  | |  | |  | | |  | |  | | |  | | | |  | |  |
|  | 兴银理财有限责任公司 | | | | | | | | | | | | | |  | | | |  | |  |
|  | 2026年1月22日 | | | | | | | | | | | | | |  | | | |  | |  |
|  |  | |  | |  | |  | | |  | |  | | |  | | | |  | |  |
|  |  | |  | |  | | 10/ | | | 10 | |  | | |  | | | |  | |  |