|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  | | |  |  | | | |  | |  | |
|  | **“悠享日新月异之月月益”定期报告** | | | | | | | | | | |  | |
|  |  |  | | |  |  | | | |  | |  | |
|  | 产品管理人：江苏张家港农村商业银行股份有限公司 | | | | | | | | | | |  | |
|  | 产品托管人：招商银行股份有限公司 | | | | | | | | | | |  | |
|  | 发布时间：2024年06月30日 | | | | | | | | | | |  | |
|  |  |  | | |  |  | | | |  | |  | |
|  | **1 重要提示** | | | | | | | | | | |  | |
|  | 产品的过往业绩并不代表其未来表现。投资有风险，投资者在作出投资决策前应仔细阅读本产品说明书。 | | | | | | | | | | |  | |
|  | 本报告中财务资料未经审计。 | | | | | | | | | | |  | |
|  | 本报告期自2024年06月14日起至06月30日止。 | | | | | | | | | | |  | |
|  |  |  | | |  |  | | | |  | |  | |
|  | **2 产品概况** | | | | | | | | | | |  | |
|  | **产品名称** | | | | 悠享日新月异之月月益净值型人民币理财产品 | | | | | | |  | |
|  | **产品编码** | | | | YXRXYY01 | | | | | | |  | |
|  | **全国银行业理财信息登记系统编码** | | | | C1115624000005 | | | | | | |  | |
|  | **产品运作方式** | | | | 开放式净值型 | | | | | | |  | |
|  | **产品类型** | | | | 固定收益类 | | | | | | |  | |
|  | **募集方式** | | | | 公募 | | | | | | |  | |
|  | **报告期末产品份额总额** | | | | 73,689,000.00 | | | | | | |  | |
|  | **报告期末单位净值** | | | | 1.0007 | | | | | | |  | |
|  | **报告期末累计单位净值** | | | | 1.0007 | | | | | | |  | |
|  | **报告期末净值增长率（年化）** | | | | 4.3604% | | | | | | |  | |
|  |  |  | | |  |  | | | |  | |  | |
|  | **3 资产组合报告** | | | | | | | | | | |  | |
|  | 3.1 报告期末产品资产组合情况 | | | | | | | | | | |  | |
|  | **序号** | **项目** | | | | **金额（元）** | | | | **占资产组合比例（%）** | |  | |
|  | 1 | 固定收益投资 | | | | 69,734,663.32 | | | | 94.56% | |  | |
|  |  | 其中:银行间/交易所产品 | | | | 0.00 | | | | 0.00% | |  | |
|  |  | 其中：回购 | | | | 0.00 | | | | 0.00% | |  | |
|  |  |  |  |  | |  |  |  |  |  |  |  |  |
|  |  | 非银行间/非交易所产品 | | | | 69,734,663.32 | | | | 94.56% | |  |  |
|  | 2 | 银行存款合计 | | | | 4,009,602.18 | | | | 5.44% | |  |  |
|  | 3 | 其他资产 | | | | 0.00 | | | | 0.00% | |  |  |
|  | 4 | 合计 | | | | 73,744,265.50 | | | | 100.00% | |  |  |
|  |  |  |  |  | |  |  |  |  |  |  |  |  |
|  | 3.2 报告期末按市值占产品资产净值比例大小排名前十的资产投资明细 | | | | | | | | | | |  |  |
|  | **序号** | **资产代码** | **资产名称** | | | | **数量** | | **市值(元)** | | **占产品资产净值比例（％）** |  |  |
|  | 1 | TL1H | 华润信托桃李1号单一资金信托 | | | | 60,572,812.78 | | 69,734,663.32 | | 94.57% |  |  |
|  |  |  |  | | | |  | |  | |  |  |  |
|  |  |  |  |  | |  |  |  |  |  |  |  |  |
|  | 3.3 报告期末资产组合流动性风险分析 | | | | | | | | | | |  |  |
|  | **流动性资产市值（元）** | | | **产品资产净值（元）** | | | | **流动性资产占比（%）** | | | |  |  |
|  | 4,009,602.18 | | | 73,741,818.58 | | | | 5.44% | | | |  |  |
|  |  |  |  |  | |  |  |  |  |  |  |  |  |
|  | 报告期内，产品管理人通过合理安排资产配置结构，保持一定比例的高流动性资产，控制资产久期、杠杆融资比例，管控产品流动性风险。持仓中利率债和中高等级信用债占比较高，对于关键时点的规模变动和资金面波动都有充足的准备，且融资渠道畅通多元，风险总体可控。 | | | | | | | | | | |  |  |
|  |  |  |  |  | |  |  |  |  |  |  |  |  |
|  | 江苏张家港农村商业银行股份有限公司 | | | | | | | | | | | |  |
|  | 2024年06月30日 | | | | | | | | | | |  |  |