|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **“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09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07月01日起至09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** | | | | 199,522,082.01 | | | | | | | | |  | |
|  | **报告期末单位净值** | | | | 1.0089 | | | | | | | | |  | |
|  | **报告期末累计单位净值** | | | | 1.0089 | | | | | | | | |  | |
|  | **报告期末净值增长率（年化）** | | | | 3.2539% | | | | | | | | |  | |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **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 | | | | 193,976,461.08 | | | | | 96.34% | | |  | |
|  |  | 其中:银行间/交易所产品 | | | | 163,939,844.48 | | | | | 81.42% | | |  | |
|  |  | 其中：回购 | | | | 30,010,356.18 | | | | | 14.91% | | |  | |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  |  | 非银行间/非交易所产品 | | | | 30,036,616.60 | | | | | 14.92% | | |  |  |
|  | 2 | 银行存款合计 | | | | 7,360,690.16 | | | | | 3.66% | | |  |  |
|  | 3 | 其他资产 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  | 4 | 合计 | | | | 201,337,151.24 | | | | | 100.00% | | |  |  |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  | 3.2 报告期末按债券品种分类的债券投资组合 | | | | | | | | | | | | |  |  |
|  | **序号** | **债券品种** | | | | | **金额（元）** | | | | | **占资产组合比例（%）** | | |  |
|  | 1 | 国家债券 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 2 | 央行票据 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 3 | 金融债券 | | | | | 50,013,106.03 | | | | | 24.84% | | |  |
|  |  | 其中：政策性金融债 | | | | | 50,013,106.03 | | | | | 24.84% | | |  |
|  | 4 | 企业债券 | | | | | 83,916,382.27 | | | | | 41.68% | | |  |
|  | 5 | 企业短期融资券 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 6 | 可转债 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 7 | 其他 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 8 | 合计 | | | | | 133,929,488.30 | | | | | 66.52% | | |  |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  | 3.3 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 | | | | | 25,734,509.87 | | 30,036,616.60 | | | 14.92% |  |  |
|  | 2 |  | 回购 | | | | | 33,500,000.00 | | 30,010,356.18 | | | 14.91% |  |  |
|  | 3 | 240208 | 24国开08 | | | | | 30,000,000.00 | | 29,987,977.81 | | | 14.90% |  |  |
|  | 4 | 250250 | 23乐清01 | | | | | 19,000,000.00 | | 19,819,282.60 | | | 9.85% |  |  |
|  | 5 | 032380014 | 23南京浦口PPN001 | | | | | 10,000,000.00 | | 10,649,230.22 | | | 5.29% |  |  |
|  | 6 | 251008 | 23龙川02 | | | | | 10,000,000.00 | | 10,442,016.44 | | | 5.19% |  |  |
|  | 7 | 240308 | 24进出08 | | | | | 10,000,000.00 | | 10,013,854.52 | | | 4.97% |  |  |
|  | 8 | 240421 | 24农发21 | | | | | 10,000,000.00 | | 10,011,273.70 | | | 4.97% |  |  |
|  | 9 | 188685 | 21椒江01 | | | | | 10,000,000.00 | | 9,967,606.71 | | | 4.95% |  |  |
|  | 10 | 162998 | 20宁海01 | | | | | 9,000,000.00 | | 9,435,291.78 | | | 4.69% |  |  |
|  |  | | |  | | | | |  | | | | |  |  |
|  | 3.4 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（%）** | | | | |  |  |
|  | 27,385,818.38 | | | 201,302,669.85 | | | | | 13.60% | | | | |  |  |
|  |  | | |  | | | | |  | | | | |  |  |
|  | 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09月30日 | | | | | | | | | | | | |  |  |