|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **“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12月31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12月31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** | | | | 360,931,023.89 | | | | | | | | |  | |
|  | **报告期末单位净值** | | | | 1.0207 | | | | | | | | |  | |
|  | **报告期末累计单位净值** | | | | 1.0207 | | | | | | | | |  | |
|  | **报告期末净值增长率（年化）** | | | | 3.9747% | | | | | | | | |  | |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **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 | | | | 365,764,165.15 | | | | | 99.25% | | |  | |
|  |  | 其中:银行间/交易所产品 | | | | 308,769,930.21 | | | | | 83.78% | | |  | |
|  |  | 其中：回购 | | | | 58,018,553.41 | | | | | 15.74% | | |  | |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  |  | 非银行间/非交易所产品 | | | | 56,994,234.94 | | | | | 15.47% | | |  |  |
|  | 2 | 银行存款合计 | | | | 2,749,628.03 | | | | | 0.75% | | |  |  |
|  | 3 | 其他资产 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  | 4 | 合计 | | | | 368,513,793.18 | | | | | 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 | | | | | 30,244,579.87 | | | | | 8.21% | | |  |
|  |  | 其中：政策性金融债 | | | | | 30,244,579.87 | | | | | 8.21% | | |  |
|  | 4 | 企业债券 | | | | | 210,341,383.09 | | | | | 57.08% | | |  |
|  | 5 | 企业短期融资券 | | | | | 10,165,413.84 | | | | | 2.76% | | |  |
|  | 6 | 可转债 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 7 | 其他 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 8 | 合计 | | | | | 250,751,376.80 | | | | | 68.05% | | |  |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  | 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 |  | 回购 | | | | | 67,300,000.00 | | 58,018,553.41 | | | 15.75% |  |  |
|  | 2 | TL1H | 华润信托桃李1号单一资金信托 | | | | | 30,957,702.96 | | 36,851,933.82 | | | 10.00% |  |  |
|  | 3 | 197224 | 21镜湖03 | | | | | 30,000,000.00 | | 30,168,337.81 | | | 8.19% |  |  |
|  | 4 | 250250 | 23乐清01 | | | | | 20,000,000.00 | | 21,051,984.38 | | | 5.71% |  |  |
|  | 5 | 102280986 | 22徐州经开MTN004 | | | | | 20,000,000.00 | | 20,535,238.36 | | | 5.57% |  |  |
|  | 6 | 032100797 | 21安吉两山PPN001 | | | | | 20,000,000.00 | | 20,341,030.68 | | | 5.52% |  |  |
|  | 7 | 240421 | 24农发21 | | | | | 20,000,000.00 | | 20,162,223.29 | | | 5.47% |  |  |
|  | 8 | 032380014 | 23南京浦口PPN001 | | | | | 10,000,000.00 | | 10,761,709.62 | | | 2.92% |  |  |
|  | 9 | 251008 | 23龙川02 | | | | | 10,000,000.00 | | 10,543,594.52 | | | 2.86% |  |  |
|  | 10 | 102100104 | 21德清建设MTN001 | | | | | 10,000,000.00 | | 10,491,710.16 | | | 2.85% |  |  |
|  |  | | |  | | | | |  | | | | |  |  |
|  | 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（%）** | | | | |  |  |
|  | 32,994,207.90 | | | 368,398,851.98 | | | | | 8.96% | | | | |  |  |
|  |  | | |  | | | | |  | | | | |  |  |
|  | 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12月31日 | | | | | | | | | | | | |  |  |