|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | **“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：2025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2025年01月01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** | | | | 443,282,273.91 | | | | | | | | |  |  |
|  | **报告期末单位净值** | | | | 1.0328 | | | | | | | | |  |  |
|  | **报告期末累计单位净值** | | | | 1.0328 | | | | | | | | |  |  |
|  | **报告期末净值增长率（年化）** | | | | 2.3965% | | | | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | **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 | | | | 456,994,641.97 | | | | | 99.79% | | |  |  |
|  |  | 其中:银行间/交易所产品 | | | | 409,117,924.25 | | | | | 89.34% | | |  |  |
|  |  | 其中：回购 | | | | 17,005,533.14 | | | | | 3.71% | | |  |  |
|  |  | 非银行间/非交易所产品 | | | | 47,876,717.72 | | | | | 10.45% | | |  |  |
|  | 2 | 银行存款合计 | | | | 956,771.22 | | | | | 0.21% | | |  |  |
|  | 3 | 其他资产 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  | 4 | 合计 | | | | 457,951,413.19 | | | | | 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 | | | | | 111,463,270.96 | | | | | 24.34% | | |  |
|  |  | 其中：政策性金融债 | | | | | 70,479,587.81 | | | | | 15.39% | | |  |
|  | 4 | 企业债券 | | | | | 260,629,345.22 | | | | | 56.91% | | |  |
|  | 5 | 企业短期融资券 | | | | | 20,019,774.93 | | | | | 4.37% | | |  |
|  | 6 | 可转债 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 7 | 其他 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 8 | 合计 | | | | | 392,112,391.11 | | | | | 85.62% | | |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 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 | | | | | 30,994,525.25 | | 37,740,307.93 | | | 8.24% |  |  |
|  | 2 | 197224 | 21镜湖03 | | | | | 30,000,000.00 | | 30,485,211.78 | | | 6.66% |  |  |
|  | 3 | 250250 | 23乐清01 | | | | | 20,000,000.00 | | 20,668,861.10 | | | 4.51% |  |  |
|  | 4 | 032100797 | 21安吉两山PPN001 | | | | | 20,000,000.00 | | 20,591,659.45 | | | 4.50% |  |  |
|  | 5 | 256172 | 24信投F7 | | | | | 20,000,000.00 | | 20,302,169.86 | | | 4.43% |  |  |
|  | 6 | 240421 | 24农发21 | | | | | 20,000,000.00 | | 20,271,771.51 | | | 4.43% |  |  |
|  | 7 | 250210 | 25国开10 | | | | | 20,000,000.00 | | 20,220,047.12 | | | 4.42% |  |  |
|  | 8 | 258380 | 25张高Y1 | | | | | 20,000,000.00 | | 20,090,024.66 | | | 4.39% |  |  |
|  | 9 | 194614 | 22永康01 | | | | | 20,000,000.00 | | 20,081,756.16 | | | 4.39% |  |  |
|  | 10 | 250203 | 25国开03 | | | | | 20,000,000.00 | | 19,848,376.71 | | | 4.34% |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 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（%）** | | | | |  |  |
|  | 31,367,935.20 | | | 457,831,052.90 | | | | | 6.85% | | | | |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 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 | | | | | | | | | | | | | |  |
|  | 2025年06月30日 | | | | | | | | | | | | |  |  |