|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  | | |  | | |  | | | |  |
| **常熟农商银行** | | | | | | | | | | | |
| **净值型理财业务2023年上半年报告** | | | | | | | | | | | |
|  | | | | | | | | | | | |
|  | **一、报告期内产品发行及到期情况** | | | | | | | | | |  |
|  | 2023年1月1日至2023年6月30日，合计新发行净值型理财产品1款，产品实际募集规模合计5万元。具体发行情况如下： | | | | | | | | | |  |
|  |  | | |  | | |  | | | |  |
|  | **单位：人民币（万元）** | | | | | | | | | |  |
|  | **产品类型** | | | **产品数量** | | | **产品金额** | | | |  |
|  | 固定收益类 | | | 0 | | | 0 | | | |  |
|  | 混合类 | | | 0 | | | 0 | | | |  |
|  | 权益类 | | | 1 | | | 5 | | | |  |
|  | 商品及金融衍生品类 | | | 0 | | | 0 | | | |  |
|  | 合计 | | | 1 | | | 5 | | | |  |
|  |  | | |  | | |  | | | |  |
|  | 2023年1月1日至2023年6月30日，合计到期净值型理财产品1款，产品规模合计16,997万元。具体到期情况如下： | | | | | | | | | |  |
|  |  | | |  | | |  | | | |  |
|  | **单位：人民币（万元）** | | | | | | | | | |  |
|  | **产品类型** | | | **产品数量** | | | **产品金额** | | | |  |
|  | 固定收益类 | | | 1 | | | 16,997 | | | |  |
|  | 混合类 | | | 0 | | | 0 | | | |  |
|  | 权益类 | | | 0 | | | 0 | | | |  |
|  | 商品及金融衍生品类 | | | 0 | | | 0 | | | |  |
|  | 合计 | | | 1 | | | 16,997 | | | |  |
|  |  | | |  | | |  | | | |  |
|  | **二、 报告期末续存理财产品情况** | | | | | | | | | |  |
|  | 截至2023年6月30日，存续净值型理财产品24款，产品规模合计3,156,269万元。具体存续理财产品情况如下： | | | | | | | | | |  |
|  |  | | |  | | |  | | | |  |
|  | **单位：人民币（万元）** | | | | | | | | | |  |
|  | **产品类型** | | | **产品数量** | | | **产品金额** | | | |  |
|  | 固定收益类 | | | 22 | | | 3,154,954 | | | |  |
|  | 混合类 | | | 0 | | | 0 | | | |  |
|  | 权益类 | | | 2 | | | 1,315 | | | |  |
|  | 商品及金融衍生品类 | | | 0 | | | 0 | | | |  |
|  | 合计 | | | 24 | | | 3,156,269 | | | |  |
|  |  |  |  | |  |  | |  |  |  |  |
|  | **三、理财产品结构及变动情况** | | | | | | | | | |  |
|  | 截至2023年6月30日，存续净值型理财产品相较上一披露期末结构及变动情况如下： | | | | | | | | | |  |
|  |  |  |  | |  |  | |  |  |  |  |
|  | **单位：人民币（万元）** | | | | | | | | | |  |
|  | **产品类型** | | **产品金额** | | | **占比** | | **上一披露日占比** | | **变动** |  |
|  | 固定收益类 | | 3,154,954 | | | 99.96% | | 99.97% | | -0.01% |  |
|  | 混合类 | | 0 | | | 0.00% | | 0.00% | | 0.00% |  |
|  | 权益类 | | 1,315 | | | 0.04% | | 0.03% | | 0.01% |  |
|  | 商品及金融衍生品类 | | 0 | | | 0.00% | | 0.00% | | 0.00% |  |
|  | 合计 | | 3,156,269 | | | 100.00% | | 100.00% | |  |  |
|  |  |  |  | |  |  | |  |  |  |  |
|  | **四、理财产品资产投资情况** | | | | | | | | | |  |
|  | 截至2023年6月30日，存续理财净值型产品合计投资资产规模3,572,592.66万元。具体资产投资情况如下： | | | | | | | | | |  |
|  |  |  |  | |  |  | |  |  |  |  |
|  | **单位：人民币（万元）** | | | | | | | | | |  |
|  |  | **资产类型** | | | **资产规模** | | | | **占比** | |  |
|  |  | 现金及银行存款 | | | 14188.72 | | | | 0.40% | |  |
|  |  | 同业存单 | | | 85300.95 | | | | 2.39% | |  |
|  |  | 买入返售金融资产 | | | 0.00 | | | | 0.00% | |  |
|  |  | 债券 | | | 3455245.45 | | | | 96.72% | |  |
|  |  | 其他债权类资产 | | | 5160.05 | | | | 0.14% | |  |
|  |  | 股票 | | | 0.00 | | | | 0.00% | |  |
|  |  | 公募基金 | | | 12697.49 | | | | 0.36% | |  |
|  |  | 商品及金融衍生品资产 | | | 0.00 | | | | 0.00% | |  |
|  |  | 合计 | | | 3,572,592.66 | | | | 100.00% | |  |
|  |  |  |  | |  |  | |  |  |  |  |
|  | 感谢您一直以来对常熟农商银行的支持！敬请继续关注常熟农商银行正在销售的其他理财产品。 | | | | | | | | | |  |
|  |  |  |  | |  |  | |  |  |  |  |
|  | 特此公告。 | | | | | | | | | |  |
|  |  |  |  | |  |  | |  |  |  |  |
|  | 江苏常熟农村商业银行股份有限公司 | | | | | | | | | |  |
|  | 2023年07月14日 | | | | | | | | | |  |