|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  | | | |  |  | | | | | | | |  |
|  | **“常乐天天利D款净值型理财产品”定期报告** | | | | | | | | | | | | |  |
|  |  | | | |  |  | | | | | | | |  |
|  | 产品管理人：常熟农商银行 | | | | | | | | | | | | |  |
|  | 产品托管人：中信银行苏州分行 | | | | | | | | | | | | |  |
|  |  | | | |  |  | | | | | | | |  |
|  | **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2023年07月01日起至09月30日止。 | | | | | | | | | | | | |  |
|  |  | | | |  |  | | | | | | | |  |
|  | **2 产品概况** | | | | | | | | | | | | |  |
|  | **产品名称** | | | | | 常乐天天利D款净值型理财产品 | | | | | | | |  |
|  | **产品编码** | | | | | CLTTLD | | | | | | | |  |
|  | **全国银行业理财信息登记系统编码** | | | | | C1115420000010 | | | | | | | |  |
|  | **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（万份）** | | | | | 419930 | | | | | | | |  |
|  | **产品管理人** | | | | | 常熟农商银行 | | | | | | | |  |
|  |  | | | |  |  | | | | | | | |  |
|  | **3 产品净值表现** | | | | | | | | | | | | |  |
|  |  | | | | （单位：元） | | | | | | | | |  |
|  |  | | | |  |  | | | | | | | |  |
|  |  | | | | 报告期（2023年07月01日-2023年09月30日） | | | | | | | | |  |
|  | 1.期末产品资产净值 | | | | 4,532,291,887.62 | | | | | | | | |  |
|  | 2.期末产品份额净值 | | | | 1.079296 | | | | | | | | |  |
|  | 3.期末产品份额累计净值 | | | | 1.079296 | | | | | | | | |  |
|  |  |  | | | | |  |  | | |  |  | |  |
|  | **4 投资组合报告** | | | | | | | | | | | | |  |
|  | 4.1 报告期末产品资产组合情况 | | | | | | | | | | | | |  |
|  | **序号** | **项目** | | | | | **金额（元）** | | | | **占产品总资产的比例（%）** | | |  |
|  | 1 | 固定收益投资 | | | | | 4,573,932,443.23 | | | | 93.46% | | |  |
|  |  | 其中：债券 | | | | | 4,573,932,443.23 | | | | 93.46% | | |  |
|  |  | 非标资产 | | | | | 0.00 | | | | 0.00% | | |  |
|  | 2 | 权益投资 | | | | | 0.00 | | | | 0.00% | | |  |
|  |  | 其中：基金 | | | | | 0.00 | | | | 0.00% | | |  |
|  | 3 | 金融衍生品投资 | | | | | 0.00 | | | | 0.00% | | |  |
|  | 4 | 买入返售金融资产 | | | | | 197,067,795.93 | | | | 4.03% | | |  |
|  |  | 其中：买断式回购 | | | | | 0.00 | | | | 0.00% | | |  |
|  | 5 | 银行存款合计 | | | | | 122,757,512.19 | | | | 2.51% | | |  |
|  | 6 | 其他资产 | | | | | 0.00 | | | | 0.00% | | |  |
|  | 7 | 合计 | | | | | 4,893,757,751.35 | | | | 100.00% | | |  |
|  |  |  | | | | |  |  | | |  |  | |  |
|  | 4.2 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）** | | | | **占产品资产净值比例（％）** | |  |
|  | 1 | 国家债券 | | | | | | 119,194,527.23 | | | | 2.63% | |  |
|  | 2 | 央行票据 | | | | | | 0.00 | | | | 0.00% | |  |
|  | 3 | 金融债券 | | | | | | 4,041,536,968.14 | | | | 89.17% | |  |
|  |  | 其中：政策性金融债 | | | | | | 2,583,370,198.22 | | | | 57.00% | |  |
|  | 4 | 企业债券 | | | | | | 413,200,947.86 | | | | 9.12% | |  |
|  | 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 | | | | | | 4,573,932,443.23 | | | | 100.92% | |  |
|  |  |  | |  | | | | |  |  | | |  |  |
|  | 4.3 报告期末按市值占产品资产净值比例大小排名的前十名资产投资明细 | | | | | | | | | | | | |  |
|  | **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 | 210322 | | 21进出22 | | | | | 325,000,000.00 | 333,356,022.30 | | | 7.36% |  |
|  | 2 | 230401 | | 23农发01 | | | | | 300,000,000.00 | 304,659,166.11 | | | 6.72% |  |
|  | 3 | 210202 | | 21国开02 | | | | | 200,000,000.00 | 204,720,587.56 | | | 4.52% |  |
|  | 4 | 092218001 | | 22农发清发01 | | | | | 200,000,000.00 | 202,756,499.43 | | | 4.47% |  |
|  | 5 | 170201 | | 17国开01 | | | | | 150,000,000.00 | 154,923,624.63 | | | 3.42% |  |
|  | 6 | 190404 | | 19农发04 | | | | | 150,000,000.00 | 153,581,351.11 | | | 3.39% |  |
|  | 7 | 210402 | | 21农发02 | | | | | 150,000,000.00 | 153,278,443.16 | | | 3.38% |  |
|  | 8 | 220216 | | 22国开16 | | | | | 150,000,000.00 | 152,224,484.74 | | | 3.36% |  |
|  | 9 | 112214161 | | 22江苏银行CD161 | | | | | 150,000,000.00 | 149,826,973.70 | | | 3.31% |  |
|  | 10 | 220308 | | 22进出08 | | | | | 140,000,000.00 | 142,265,842.18 | | | 3.14% |  |
|  |  |  | |  | | | | |  |  | | |  |  |
|  | 4.4 报告期末投资组合流动性风险分析 | | | | | | | | | | | | |  |
|  | 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、同业存单及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。 | | | | | | | | | | | | |  |
|  |  |  | |  | | | | |  |  | | |  |  |
|  | **5 投资账户信息** | | | | | | | | | | | | |  |
|  | 户名 | | 江苏常熟农村商业银行股份有限公司常乐天天利D款净值型理财产品 | | | | | | | | | | |  |
|  | 账号 | | 8112001012700571822 | | | | | | | | | | |  |
|  | 开 户 行 | | 中信银行苏州分行营业部 | | | | | | | | | | |  |
|  | 特此公告。 | | | | | | | | | | | | |  |
|  | 江苏常熟农村商业银行股份有限公司 | | | | | | | | | | | | |  |
|  | 2023年10月13日 | | | | | | | | | | | | |  |