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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
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|  | **“悠享月开1号”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：2021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2021年01月01日起至12月31日止。 | | | | | | | | | | | | |  | |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **2 产品概况** | | | | | | | | | | | | |  | |
|  | **产品名称** | | | | 金港湾悠享月开1号净值型人民币理财产品 | | | | | | | | |  | |
|  | **产品编码** | | | | YX1801001 | | | | | | | | |  | |
|  | **全国银行业理财信息登记系统编码** | | | | C1115618000335 | | | | | | | | |  | |
|  | **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** | | | | 1,153,910,000.00 | | | | | | | | |  | |
|  | **报告期末单位净值** | | | | 1.0017 | | | | | | | | |  | |
|  | **报告期末累计单位净值** | | | | 1.1335 | | | | | | | | |  | |
|  | **报告期末净值增长率（年化）** | | | | 3.2517% | | | | | | | | |  | |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **3 资产组合报告** | | | | | | | | | | | | |  | |
|  | 3.1 报告期末资产组合情况 | | | | | | | | | | | | |  | |
|  | **序号** | **项目** | | | | **金额（元）** | | | | | **占资产组合比例（%）** | | |  | |
|  | 1 | 固定收益投资 | | | | 1,153,140,967.37 | | | | | 99.63% | | |  | |
|  |  | 其中:银行间/交易所产品 | | | | 1,132,609,221.34 | | | | | 97.86% | | |  | |
|  |  | 其中：回购 | | | | 0.00 | | | | | 0.00% | | |  | |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  |  | 非银行间/非交易所产品 | | | | 20,531,746.03 | | | | | 1.77% | | |  |  |
|  | 2 | 银行存款合计 | | | | 4,261,970.88 | | | | | 0.37% | | |  |  |
|  | 3 | 其他资产 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  | 4 | 合计 | | | | 1,157,402,938.25 | | | | | 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 | | | | | 132,078,567.68 | | | | | 11.41% | | |  |
|  | 2 | 央行票据 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 3 | 金融债券 | | | | | 82,058,676.85 | | | | | 7.09% | | |  |
|  |  | 其中：政策性金融债 | | | | | 82,058,676.85 | | | | | 7.09% | | |  |
|  | 4 | 企业债券 | | | | | 835,935,928.21 | | | | | 72.23% | | |  |
|  | 5 | 企业短期融资券 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 6 | 可转债 | | | | | 339,480.11 | | | | | 0.03% | | |  |
|  | 7 | 其他 | | | | | 82,196,568.49 | | | | | 7.10% | | |  |
|  | 8 | 合计 | | | | | 1,132,609,221.34 | | | | | 97.86% | | |  |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  | 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 | 190207 | 19国开07 | | | | | 50,000,000.00 | | 51,157,761.64 | | | 4.43% |  |  |
|  | 2 | 2105489 | 21天津债20 | | | | | 40,000,000.00 | | 40,630,610.96 | | | 3.52% |  |  |
|  | 3 | 210011 | 21附息国债11 | | | | | 40,000,000.00 | | 40,617,408.22 | | | 3.51% |  |  |
|  | 4 | 121718001 | 17紫金科技PRN001 | | | | | 30,000,000.00 | | 31,625,609.59 | | | 2.74% |  |  |
|  | 5 | 151468 | 19建邺01 | | | | | 30,000,000.00 | | 31,201,560.98 | | | 2.70% |  |  |
|  | 6 | 178288 | 21常新D1 | | | | | 30,000,000.00 | | 31,006,738.40 | | | 2.68% |  |  |
|  | 7 | 178361 | 21椒发01 | | | | | 30,000,000.00 | | 30,897,041.10 | | | 2.67% |  |  |
|  | 8 | 178377 | 21鄞开02 | | | | | 30,000,000.00 | | 30,820,454.80 | | | 2.67% |  |  |
|  | 9 | 167620 | 20甬滨01 | | | | | 30,000,000.00 | | 30,611,458.35 | | | 2.65% |  |  |
|  | 10 | 173789 | 21贵州14 | | | | | 30,000,000.00 | | 30,549,572.88 | | | 2.64% |  |  |
|  |  | | |  | | | | |  | | | | |  | |
|  | 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（%）** | | | | |  | |
|  | 65,499,561.14 | | | 1,155,858,184.14 | | | | | 5.67% | | | | |  | |
|  |  | | |  | | | | |  | | | | |  | |
|  | 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 | | | | | | | | | | | | |  | |
|  | 2021年12月31日 | | | | | | | | | | | | |  | |