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|  | **“金港湾·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：2022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2022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** | | | | 947,215,659.58 | | | | | | | | |  | |
|  | **报告期末单位净值** | | | | 1.0016 | | | | | | | | |  | |
|  | **报告期末累计单位净值** | | | | 1.1617 | | | | | | | | |  | |
|  | **报告期末净值增长率（年化）** | | | | 2.4859% | | | | | | | | |  | |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **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 | | | | 1,009,064,461.33 | | | | | 98.82% | | |  | |
|  |  | 其中:银行间/交易所产品 | | | | 990,585,841.84 | | | | | 97.01% | | |  | |
|  |  | 其中：回购 | | | | 0.00 | | | | | 0.00% | | |  | |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  |  | 非银行间/非交易所产品 | | | | 18,478,619.49 | | | | | 1.81% | | |  |  |
|  | 2 | 银行存款合计 | | | | 12,012,733.75 | | | | | 1.18% | | |  |  |
|  | 3 | 其他资产 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  | 4 | 合计 | | | | 1,021,077,195.08 | | | | | 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 | | | | | 20,653,684.93 | | | | | 2.02% | | |  |
|  | 2 | 央行票据 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 3 | 金融债券 | | | | | 111,865,320.83 | | | | | 10.96% | | |  |
|  |  | 其中：政策性金融债 | | | | | 80,972,922.75 | | | | | 7.93% | | |  |
|  | 4 | 企业债券 | | | | | 816,720,047.58 | | | | | 79.99% | | |  |
|  | 5 | 企业短期融资券 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 6 | 可转债 | | | | | 313,849.32 | | | | | 0.03% | | |  |
|  | 7 | 其他 | | | | | 41,032,939.18 | | | | | 4.02% | | |  |
|  | 8 | 合计 | | | | | 990,585,841.84 | | | | | 97.01% | | |  |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  | 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 | 102103255 | 21建邺高科MTN005 | | | | | 50,000,000.00 | | 49,639,906.85 | | | 5.23% |  |  |
|  | 2 | 101900608 | 19青岛城投MTN002 | | | | | 40,000,000.00 | | 41,998,655.34 | | | 4.43% |  |  |
|  | 3 | 194448 | 22长建D1 | | | | | 40,000,000.00 | | 40,876,712.33 | | | 4.31% |  |  |
|  | 4 | 200202 | 20国开02 | | | | | 40,000,000.00 | | 40,524,001.10 | | | 4.27% |  |  |
|  | 5 | 032280767 | 22金开国控PPN001 | | | | | 40,000,000.00 | | 40,502,176.16 | | | 4.27% |  |  |
|  | 6 | 188445 | 21诸资04 | | | | | 40,000,000.00 | | 40,267,133.70 | | | 4.24% |  |  |
|  | 7 | 101900666 | 19富阳城投MTN001 | | | | | 30,000,000.00 | | 31,412,061.37 | | | 3.31% |  |  |
|  | 8 | 2121021 | 21江南农商永续债 | | | | | 30,000,000.00 | | 30,892,398.08 | | | 3.26% |  |  |
|  | 9 | 178377 | 21鄞开02 | | | | | 30,000,000.00 | | 30,820,454.80 | | | 3.25% |  |  |
|  | 10 | 1980266 | 19嘉善国投债 | | | | | 30,000,000.00 | | 30,730,485.62 | | | 3.24% |  |  |
|  |  | | |  | | | | |  | | | | |  | |
|  | 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（%）** | | | | |  | |
|  | 62,701,690.88 | | | 948,775,861.26 | | | | | 6.61% | | | | |  | |
|  |  | | |  | | | | |  | | | | |  | |
|  | 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 | | | | | | | | | | | | |  | |
|  | 2022年12月31日 | | | | | | | | | | | | |  | |