|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **“金港湾·悠享周开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·悠享周开1号净值型人民币理财产品 | | | | | | | | |  | |
|  | **产品编码** | | | | YX07D001 | | | | | | | | |  | |
|  | **全国银行业理财信息登记系统编码** | | | | C1115619000092 | | | | | | | | |  | |
|  | **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** | | | | 989,693,000.00 | | | | | | | | |  | |
|  | **报告期末单位净值** | | | | 1.0004 | | | | | | | | |  | |
|  | **报告期末累计单位净值** | | | | 1.1028 | | | | | | | | |  | |
|  | **报告期末净值增长率（年化）** | | | | 2.5667% | | | | | | | | |  | |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **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 | | | | 1,034,651,225.76 | | | | | 98.93% | | |  | |
|  |  | 其中:银行间/交易所产品 | | | | 1,034,651,225.76 | | | | | 98.93% | | |  | |
|  |  | 其中：回购 | | | | 20,005,753.43 | | | | | 1.91% | | |  | |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  |  | 非银行间/非交易所产品 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  | 2 | 银行存款合计 | | | | 11,175,656.26 | | | | | 1.07% | | |  |  |
|  | 3 | 其他资产 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  | 4 | 合计 | | | | 1,045,826,882.02 | | | | | 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 | | | | | 122,440,405.35 | | | | | 11.71% | | |  |
|  |  | 其中：政策性金融债 | | | | | 80,931,893.57 | | | | | 7.74% | | |  |
|  | 4 | 企业债券 | | | | | 859,635,707.78 | | | | | 82.20% | | |  |
|  | 5 | 企业短期融资券 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 6 | 可转债 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 7 | 其他 | | | | | 32,569,359.20 | | | | | 3.11% | | |  |
|  | 8 | 合计 | | | | | 1,014,645,472.33 | | | | | 97.02% | | |  |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  | 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 | 178361 | 21椒发01 | | | | | 50,000,000.00 | | 51,594,068.50 | | | 5.21% |  |  |
|  | 2 | 178415 | 21宁现02 | | | | | 50,000,000.00 | | 51,536,564.39 | | | 5.21% |  |  |
|  | 3 | 167620 | 20甬滨01 | | | | | 50,000,000.00 | | 50,787,493.15 | | | 5.13% |  |  |
|  | 4 | 200202 | 20国开02 | | | | | 50,000,000.00 | | 50,655,001.37 | | | 5.12% |  |  |
|  | 5 | 1920046 | 19宁波银行二级 | | | | | 40,000,000.00 | | 41,508,511.78 | | | 4.19% |  |  |
|  | 6 | 032100065 | 21富阳交通PPN001 | | | | | 30,000,000.00 | | 31,232,964.04 | | | 3.15% |  |  |
|  | 7 | 032100189 | 21富阳城投PPN001 | | | | | 30,000,000.00 | | 31,170,866.10 | | | 3.15% |  |  |
|  | 8 | 196169 | 22高新D1 | | | | | 30,000,000.00 | | 31,160,547.95 | | | 3.15% |  |  |
|  | 9 | 032100323 | 21上虞杭湾PPN001 | | | | | 30,000,000.00 | | 31,124,361.99 | | | 3.14% |  |  |
|  | 10 | 032100285 | 21江宁经开PPN002 | | | | | 30,000,000.00 | | 31,032,389.38 | | | 3.13% |  |  |
|  |  | | |  | | | | |  | | | | |  | |
|  | 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（%）** | | | | |  | |
|  | 82,012,894.62 | | | 990,059,792.81 | | | | | 8.28% | | | | |  | |
|  |  | | |  | | | | |  | | | | |  | |
|  | 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 | | | | | | | | | | | | |  | |