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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **“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09月30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07月01日起至09月30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** | | | | 1,117,942,000.00 | | | | | | | | |  | |
|  | **报告期末单位净值** | | | | 1.0003 | | | | | | | | |  | |
|  | **报告期末累计单位净值** | | | | 1.0969 | | | | | | | | |  | |
|  | **报告期末净值增长率（年化）** | | | | 2.5262% | | | | | | | | |  | |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **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 | | | | 1,113,389,123.87 | | | | | 99.53% | | |  | |
|  |  | 其中:银行间/交易所产品 | | | | 1,113,389,123.87 | | | | | 99.53% | | |  | |
|  |  | 其中：回购 | | | | 0.00 | | | | | 0.00% | | |  | |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  |  | 非银行间/非交易所产品 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  | 2 | 银行存款合计 | | | | 5,274,699.39 | | | | | 0.47% | | |  |  |
|  | 3 | 其他资产 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  | 4 | 合计 | | | | 1,118,663,823.26 | | | | | 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 | | | | | 191,714,402.88 | | | | | 17.14% | | |  |
|  |  | 其中：政策性金融债 | | | | | 121,656,734.11 | | | | | 10.88% | | |  |
|  | 4 | 企业债券 | | | | | 889,503,305.90 | | | | | 79.51% | | |  |
|  | 5 | 企业短期融资券 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 6 | 可转债 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 7 | 其他 | | | | | 32,171,415.09 | | | | | 2.88% | | |  |
|  | 8 | 合计 | | | | | 1,113,389,123.88 | | | | | 99.53% | | |  |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  | 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 | 210207 | 21国开07 | | | | | 50,000,000.00 | | 51,122,566.44 | | | 4.57% |  |  |
|  | 2 | 200202 | 20国开02 | | | | | 50,000,000.00 | | 50,430,990.41 | | | 4.51% |  |  |
|  | 3 | 112206132 | 22交通银行CD132 | | | | | 50,000,000.00 | | 49,406,455.89 | | | 4.42% |  |  |
|  | 4 | 162094 | 19锡山02 | | | | | 30,000,000.00 | | 31,667,112.95 | | | 2.83% |  |  |
|  | 5 | 101901018 | 19嘉兴现代MTN001 | | | | | 30,000,000.00 | | 31,122,496.85 | | | 2.78% |  |  |
|  | 6 | 162609 | 19农副01 | | | | | 30,000,000.00 | | 31,082,457.85 | | | 2.78% |  |  |
|  | 7 | 032191335 | 21如皋交通PPN003 | | | | | 30,000,000.00 | | 31,081,540.07 | | | 2.78% |  |  |
|  | 8 | 032100065 | 21富阳交通PPN001 | | | | | 30,000,000.00 | | 30,896,470.89 | | | 2.76% |  |  |
|  | 9 | 196169 | 22高新D1 | | | | | 30,000,000.00 | | 30,858,082.19 | | | 2.76% |  |  |
|  | 10 | 032100189 | 21富阳城投PPN001 | | | | | 30,000,000.00 | | 30,846,471.58 | | | 2.76% |  |  |
|  |  | | |  | | | | |  | | | | |  | |
|  | 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（%）** | | | | |  | |
|  | 75,808,867.06 | | | 1,118,224,919.85 | | | | | 6.78% | | | | |  | |
|  |  | | |  | | | | |  | | | | |  | |
|  | 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09月30日 | | | | | | | | | | | | |  | |