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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** | | | | 1,191,490,000.00 | | | | | | | | |  | |
|  | **报告期末单位净值** | | | | 1.0006 | | | | | | | | |  | |
|  | **报告期末累计单位净值** | | | | 1.1576 | | | | | | | | |  | |
|  | **报告期末净值增长率（年化）** | | | | 2.5199% | | | | | | | | |  | |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **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 | | | | 1,372,986,199.72 | | | | | 98.28% | | |  | |
|  |  | 其中:银行间/交易所产品 | | | | 1,351,555,075.91 | | | | | 96.74% | | |  | |
|  |  | 其中：回购 | | | | 0.00 | | | | | 0.00% | | |  | |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  |  | 非银行间/非交易所产品 | | | | 21,431,123.81 | | | | | 1.53% | | |  |  |
|  | 2 | 银行存款合计 | | | | 24,085,064.93 | | | | | 1.72% | | |  |  |
|  | 3 | 其他资产 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  | 4 | 合计 | | | | 1,397,071,264.65 | | | | | 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 | | | | | 51,683,945.21 | | | | | 3.70% | | |  |
|  | 2 | 央行票据 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 3 | 金融债券 | | | | | 234,596,820.55 | | | | | 16.79% | | |  |
|  |  | 其中：政策性金融债 | | | | | 153,529,053.01 | | | | | 10.99% | | |  |
|  | 4 | 企业债券 | | | | | 1,024,214,901.58 | | | | | 73.31% | | |  |
|  | 5 | 企业短期融资券 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 6 | 可转债 | | | | | 314,703.09 | | | | | 0.02% | | |  |
|  | 7 | 其他 | | | | | 40,744,705.48 | | | | | 2.92% | | |  |
|  | 8 | 合计 | | | | | 1,351,555,075.91 | | | | | 96.74% | | |  |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  | 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 | 210218 | 21国开18 | | | | | 80,000,000.00 | | 82,704,193.97 | | | 6.94% |  |  |
|  | 2 | 102103255 | 21建邺高科MTN005 | | | | | 50,000,000.00 | | 52,145,210.96 | | | 4.37% |  |  |
|  | 3 | 2105199 | 21陕西债06 | | | | | 50,000,000.00 | | 51,683,945.21 | | | 4.34% |  |  |
|  | 4 | 112214084 | 22江苏银行CD084 | | | | | 50,000,000.00 | | 49,298,638.36 | | | 4.14% |  |  |
|  | 5 | 101900608 | 19青岛城投MTN002 | | | | | 40,000,000.00 | | 42,188,751.23 | | | 3.54% |  |  |
|  | 6 | 188445 | 21诸资04 | | | | | 40,000,000.00 | | 40,823,656.99 | | | 3.42% |  |  |
|  | 7 | 194448 | 22长建D1 | | | | | 40,000,000.00 | | 40,554,082.19 | | | 3.40% |  |  |
|  | 8 | 200202 | 20国开02 | | | | | 40,000,000.00 | | 40,344,792.33 | | | 3.38% |  |  |
|  | 9 | 2121021 | 21江南农商永续债 | | | | | 30,000,000.00 | | 31,769,129.18 | | | 2.66% |  |  |
|  | 10 | 101900666 | 19富阳城投MTN001 | | | | | 30,000,000.00 | | 31,721,850.00 | | | 2.66% |  |  |
|  |  | | |  | | | | |  | | | | |  | |
|  | 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（%）** | | | | |  | |
|  | 94,909,923.97 | | | 1,192,217,479.39 | | | | | 7.96% | | | | |  | |
|  |  | | |  | | | | |  | | | | |  | |
|  | 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 | | | | | | | | | | | | |  | |