|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
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|  | **“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：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** | | | | 1,778,284,000.00 | | | | | | | | |  | |
|  | **报告期末单位净值** | | | | 1.0004 | | | | | | | | |  | |
|  | **报告期末累计单位净值** | | | | 1.0752 | | | | | | | | |  | |
|  | **报告期末净值增长率（年化）** | | | | 3.0225% | | | | | | | | |  | |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **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 | | | | 1,788,274,885.56 | | | | | 99.79% | | |  | |
|  |  | 其中:银行间/交易所产品 | | | | 1,788,274,885.56 | | | | | 99.79% | | |  | |
|  |  | 其中：回购 | | | | 530,571,351.58 | | | | | 29.61% | | |  | |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  |  | 非银行间/非交易所产品 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  | 2 | 银行存款合计 | | | | 3,774,336.48 | | | | | 0.21% | | |  |  |
|  | 3 | 其他资产 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  | 4 | 合计 | | | | 1,792,049,222.04 | | | | | 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 | | | | | 70,765,965.07 | | | | | 3.95% | | |  |
|  | 2 | 央行票据 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 3 | 金融债券 | | | | | 192,084,322.60 | | | | | 10.72% | | |  |
|  |  | 其中：政策性金融债 | | | | | 102,256,966.44 | | | | | 5.71% | | |  |
|  | 4 | 企业债券 | | | | | 889,277,379.79 | | | | | 49.62% | | |  |
|  | 5 | 企业短期融资券 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 6 | 可转债 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 7 | 其他 | | | | | 105,580,006.53 | | | | | 5.89% | | |  |
|  | 8 | 合计 | | | | | 1,257,707,673.99 | | | | | 70.18% | | |  |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  | 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 |  | 回购 | | | | | 593,900,000.00 | | 530,571,351.58 | | | 29.82% |  |  |
|  | 2 | 150216 | 15国开16 | | | | | 50,000,000.00 | | 51,348,020.55 | | | 2.89% |  |  |
|  | 3 | 210206 | 21国开06 | | | | | 50,000,000.00 | | 50,908,945.89 | | | 2.86% |  |  |
|  | 4 | 210012 | 21附息国债12 | | | | | 50,000,000.00 | | 50,457,260.96 | | | 2.84% |  |  |
|  | 5 | 112105198 | 21建设银行CD198 | | | | | 50,000,000.00 | | 48,997,600.00 | | | 2.75% |  |  |
|  | 6 | 151531 | 19冀交02 | | | | | 30,000,000.00 | | 31,505,611.47 | | | 1.77% |  |  |
|  | 7 | 032100065 | 21富阳交通PPN001 | | | | | 30,000,000.00 | | 31,232,964.04 | | | 1.76% |  |  |
|  | 8 | 032100189 | 21富阳城投PPN001 | | | | | 30,000,000.00 | | 31,170,866.10 | | | 1.75% |  |  |
|  | 9 | 032100323 | 21上虞杭湾PPN001 | | | | | 30,000,000.00 | | 31,124,361.99 | | | 1.75% |  |  |
|  | 10 | 032100285 | 21江宁经开PPN002 | | | | | 30,000,000.00 | | 31,032,389.38 | | | 1.74% |  |  |
|  |  | | |  | | | | |  | | | | |  | |
|  | 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（%）** | | | | |  | |
|  | 106,031,302.92 | | | 1,778,978,393.10 | | | | | 5.96% | | | | |  | |
|  |  | | |  | | | | |  | | | | |  | |
|  | 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 | | | | | | | | | | | | |  | |
|  | 2021年12月31日 | | | | | | | | | | | | |  | |