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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：2024年06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2024年01月01日起至06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** | | | | 1,665,413,471.85 | | | | | | | | |  | |
|  | **报告期末单位净值** | | | | 1.0072 | | | | | | | | |  | |
|  | **报告期末累计单位净值** | | | | 1.1436 | | | | | | | | |  | |
|  | **报告期末净值增长率（年化）** | | | | 2.6632% | | | | | | | | |  | |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **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 | | | | 1,680,661,806.53 | | | | | 99.17% | | |  | |
|  |  | 其中:银行间/交易所产品 | | | | 1,628,010,246.16 | | | | | 96.06% | | |  | |
|  |  | 其中：回购 | | | | 0.00 | | | | | 0.00% | | |  | |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  |  | 非银行间/非交易所产品 | | | | 52,651,560.37 | | | | | 3.11% | | |  |  |
|  | 2 | 权益投资 | | | | 13,049,458.83 | | | | | 0.77% | | |  |  |
|  |  | 其中：基金 | | | | 13,049,458.83 | | | | | 0.77% | | |  |  |
|  | 3 | 银行存款合计 | | | | 1,093,598.03 | | | | | 0.06% | | |  |  |
|  | 4 | 其他资产 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  | 5 | 合计 | | | | 1,694,804,863.39 | | | | | 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 | | | | | 30,697,817.38 | | | | | 1.81% | | |  |
|  | 2 | 央行票据 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 3 | 金融债券 | | | | | 564,084,447.61 | | | | | 33.28% | | |  |
|  |  | 其中：政策性金融债 | | | | | 323,710,974.60 | | | | | 19.10% | | |  |
|  | 4 | 企业债券 | | | | | 1,033,227,981.17 | | | | | 60.96% | | |  |
|  | 5 | 企业短期融资券 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 6 | 可转债 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 7 | 其他 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 8 | 合计 | | | | | 1,628,010,246.16 | | | | | 96.05% | | |  |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  | 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 | 240304 | 24进出04 | | | | | 100,000,000.00 | | 100,268,567.12 | | | 5.98% |  |  |
|  | 2 | 112309133 | 23浦发银行CD133 | | | | | 100,000,000.00 | | 99,883,500.00 | | | 5.95% |  |  |
|  | 3 | 112404008 | 24中国银行CD008 | | | | | 100,000,000.00 | | 98,746,749.18 | | | 5.89% |  |  |
|  | 4 | 032380771 | 23东阳国资PPN002 | | | | | 90,000,000.00 | | 94,219,803.93 | | | 5.62% |  |  |
|  | 5 | 032280884 | 22晋江城投PPN004 | | | | | 70,000,000.00 | | 72,260,939.18 | | | 4.31% |  |  |
|  | 6 | 032280853 | 22晋江建投PPN003 | | | | | 50,000,000.00 | | 51,607,687.43 | | | 3.08% |  |  |
|  | 7 | 230202 | 23国开02 | | | | | 50,000,000.00 | | 51,211,729.23 | | | 3.05% |  |  |
|  | 8 | 114074 | 22柯资01 | | | | | 50,000,000.00 | | 50,929,910.96 | | | 3.04% |  |  |
|  |  |  |  |  | | | |  |  |  | | |  |  |  |
|  | 9 | 230211 | 23国开11 | | | | | 50,000,000.00 | | 50,797,826.23 | | | 3.03% |  |  |
|  | 10 | 240302 | 24进出02 | | | | | 50,000,000.00 | | 50,470,601.37 | | | 3.01% |  |  |
|  |  |  |  |  | | | |  |  |  | | |  |  |  |
|  | 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（%）** | | | | |  |  |
|  | 223,122,242.03 | | | 1,677,463,901.41 | | | | | 13.30% | | | | |  |  |
|  |  |  |  |  | | | |  |  |  | | |  |  |  |
|  | 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 | | | | | | | | | | | | | |  |
|  | 2024年06月30日 | | | | | | | | | | | | |  |  |