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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：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** | | | | 1,536,430,194.33 | | | | | | | | |  | |
|  | **报告期末单位净值** | | | | 1.0368 | | | | | | | | |  | |
|  | **报告期末累计单位净值** | | | | 1.2158 | | | | | | | | |  | |
|  | **报告期末净值增长率（年化）** | | | | 3.5606% | | | | | | | | |  | |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **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 | | | | 1,422,054,141.61 | | | | | 90.35% | | |  | |
|  |  | 其中:银行间/交易所产品 | | | | 1,371,807,327.40 | | | | | 87.16% | | |  | |
|  |  | 其中：回购 | | | | 0.00 | | | | | 0.00% | | |  | |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  |  | 非银行间/非交易所产品 | | | | 50,246,814.21 | | | | | 3.19% | | |  |  |
|  | 2 | 权益投资 | | | | 110,855,963.29 | | | | | 7.04% | | |  |  |
|  |  | 其中：基金 | | | | 110,855,963.29 | | | | | 7.04% | | |  |  |
|  | 3 | 银行存款合计 | | | | 41,050,479.26 | | | | | 2.61% | | |  |  |
|  | 4 | 其他资产 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  | 5 | 合计 | | | | 1,573,960,584.16 | | | | | 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 | | | | | 62,432,473.71 | | | | | 3.92% | | |  |
|  | 2 | 央行票据 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 3 | 金融债券 | | | | | 591,355,299.32 | | | | | 37.11% | | |  |
|  |  | 其中：政策性金融债 | | | | | 294,723,681.69 | | | | | 18.49% | | |  |
|  | 4 | 企业债券 | | | | | 718,019,554.37 | | | | | 45.05% | | |  |
|  | 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 | | | | | 1,371,807,327.40 | | | | | 86.08% | | |  |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  | 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 | 240210 | 24国开10 | | | | | 170,000,000.00 | | 171,460,891.51 | | | 10.76% |  |  |
|  | 2 | 112405078 | 24建设银行CD078 | | | | | 100,000,000.00 | | 98,523,397.26 | | | 6.18% |  |  |
|  | 3 | 112403058 | 24农业银行CD058 | | | | | 100,000,000.00 | | 98,513,006.85 | | | 6.18% |  |  |
|  | 4 | 150210 | 15国开10 | | | | | 90,000,000.00 | | 92,613,784.93 | | | 5.81% |  |  |
|  | 5 | 015832 | 永赢宏泰短债A | | | | | 89,323,654.64 | | 90,672,441.83 | | | 5.69% |  |  |
|  | 6 | 032280620 | 22溧阳城建PPN003 | | | | | 60,000,000.00 | | 62,732,557.38 | | | 3.94% |  |  |
|  | 7 | 032281087 | 22南湖投资PPN002 | | | | | 50,000,000.00 | | 52,081,596.99 | | | 3.27% |  |  |
|  | 8 | 032281038 | 22路桥公投PPN003 | | | | | 50,000,000.00 | | 51,700,960.66 | | | 3.25% |  |  |
|  |  |  |  |  | | | |  |  |  | | |  |  |  |
|  | 9 | 230027 | 23附息国债27 | | | | | 50,000,000.00 | | 51,163,028.96 | | | 3.21% |  |  |
|  | 10 | 112304023 | 23中国银行CD023 | | | | | 50,000,000.00 | | 49,944,705.05 | | | 3.14% |  |  |
|  |  |  |  |  | | | |  |  |  | | |  |  |  |
|  | 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（%）** | | | | |  |  |
|  | 164,313,269.44 | | | 1,592,958,099.88 | | | | | 10.31% | | | | |  |  |
|  |  |  |  |  | | | |  |  |  | | |  |  |  |
|  | 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 | | | | | | | | | | | | |  |  |