|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
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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2024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** | | | | 1,455,679,020.91 | | | | | | | | |  | |
|  | **报告期末单位净值** | | | | 1.0419 | | | | | | | | |  | |
|  | **报告期末累计单位净值** | | | | 1.2208 | | | | | | | | |  | |
|  | **报告期末净值增长率（年化）** | | | | 1.9390% | | | | | | | | |  | |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **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 | | | | 1,540,873,914.44 | | | | | 99.79% | | |  | |
|  |  | 其中:银行间/交易所产品 | | | | 1,318,080,172.16 | | | | | 85.36% | | |  | |
|  |  | 其中：回购 | | | | 0.00 | | | | | 0.00% | | |  | |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  |  | 非银行间/非交易所产品 | | | | 222,793,742.28 | | | | | 14.43% | | |  |  |
|  | 2 | 银行存款合计 | | | | 3,315,377.60 | | | | | 0.21% | | |  |  |
|  | 3 | 其他资产 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  | 4 | 合计 | | | | 1,544,189,292.04 | | | | | 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 | | | | | 51,412,070.49 | | | | | 3.33% | | |  |
|  | 2 | 央行票据 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 3 | 金融债券 | | | | | 454,104,378.06 | | | | | 29.41% | | |  |
|  |  | 其中：政策性金融债 | | | | | 234,750,971.49 | | | | | 15.20% | | |  |
|  | 4 | 企业债券 | | | | | 812,563,723.61 | | | | | 52.62% | | |  |
|  | 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 | | | | | 1,318,080,172.16 | | | | | 85.36% | | |  |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  | 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 | TL1H | 华润信托桃李1号单一资金信托 | | | | | 190,883,275.46 | | 222,793,742.28 | | | 14.69% |  |  |
|  | 2 | 112405078 | 24建设银行CD078 | | | | | 100,000,000.00 | | 99,021,356.16 | | | 6.53% |  |  |
|  | 3 | 112403058 | 24农业银行CD058 | | | | | 100,000,000.00 | | 99,011,165.75 | | | 6.53% |  |  |
|  | 4 | 150210 | 15国开10 | | | | | 90,000,000.00 | | 92,953,670.55 | | | 6.13% |  |  |
|  | 5 | 032281038 | 22路桥公投PPN003 | | | | | 60,000,000.00 | | 62,231,513.11 | | | 4.10% |  |  |
|  | 6 | 032280620 | 22溧阳城建PPN003 | | | | | 60,000,000.00 | | 60,888,417.53 | | | 4.01% |  |  |
|  | 7 | 032281087 | 22南湖投资PPN002 | | | | | 50,000,000.00 | | 52,262,460.66 | | | 3.45% |  |  |
|  | 8 | 230027 | 23附息国债27 | | | | | 50,000,000.00 | | 51,412,070.49 | | | 3.39% |  |  |
|  | 9 | 240309 | 24进出09 | | | | | 50,000,000.00 | | 49,968,056.85 | | | 3.29% |  |  |
|  | 10 | 032280717 | 22江宁交通PPN003 | | | | | 40,000,000.00 | | 40,492,972.60 | | | 2.67% |  |  |
|  |  | | |  | | | | |  | | | | |  |  |
|  | 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（%）** | | | | |  |  |
|  | 177,006,899.10 | | | 1,516,611,998.47 | | | | | 11.67% | | | | |  |  |
|  |  | | |  | | | | |  | | | | |  |  |
|  | 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09月30日 | | | | | | | | | | | | |  |  |