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|  |  |  | | | |  |  | | | | | |  | | |  | |
|  | **“金港湾天天享”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：宁波银行股份有限公司 | | | | | | | | | | | | | | |  | |
|  | 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** | | | | | 金港湾天天享净值型人民币理财产品 | | | | | | | | | |  | |
|  | **产品编码** | | | | | TTX001 | | | | | | | | | |  | |
|  | **全国银行业理财信息登记系统编码** | | | | | C1115619000093 | | | | | | | | | |  | |
|  | **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** | | | | | 3,578,014,000.00 | | | | | | | | | |  | |
|  | **报告期末单位净值** | | | | | 1.0000 | | | | | | | | | |  | |
|  | **报告期末每万份收益** | | | | | 0.4750 | | | | | | | | | |  | |
|  | **报告期末净值增长率（年化）** | | | | | 1.9203% | | | | | | | | | |  | |
|  |  |  | | | |  |  | | | | | |  | | |  | |
|  | **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 | | | | | 3,954,789,691.88 | | | | | | 99.44% | | |  | |
|  |  | 其中:银行间/交易所产品 | | | | | 3,954,789,691.88 | | | | | | 99.44% | | |  | |
|  |  | 其中：回购 | | | | | 686,187,288.68 | | | | | | 17.25% | | |  | |
|  |  |  | |  | | |  |  |  | |  | |  |  |  |  |  |
|  |  | 非银行间/非交易所产品 | | | | | 0.00 | | | | | | 0.00% | | |  |  |
|  | 2 | 银行存款合计 | | | | | 22,114,853.62 | | | | | | 0.56% | | |  |  |
|  | 3 | 其他资产 | | | | | 0.00 | | | | | | 0.00% | | |  |  |
|  | 4 | 合计 | | | | | 3,976,904,545.50 | | | | | | 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 | | | | | | 0.00 | | | | | | 0.00% | | |  |
|  | 2 | 央行票据 | | | | | | 0.00 | | | | | | 0.00% | | |  |
|  | 3 | 金融债券 | | | | | | 2，471，796，704.81 | | | | | | 62.15% | | |  |
|  |  | 其中：政策性金融债 | | | | | | 235,312,631.79 | | | | | | 5.92% | | |  |
|  | 4 | 企业债券 | | | | | | 469，993，559.91 | | | | | | 11.82% | | |  |
|  | 5 | 企业短期融资券 | | | | | | 326,812,138.48 | | | | | | 8.22% | | |  |
|  | 6 | 可转债 | | | | | | 0.00 | | | | | | 0.00% | | |  |
|  | 7 | 其他 | | | | | | 0.00 | | | | | | 0.00% | | |  |
|  | 8 | 合计 | | | | | | 3,268,602,403.20 | | | | | | 82.19% | | |  |
|  |  |  | |  | | |  |  |  | |  | |  |  |  |  |  |
|  | 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 | | | | | 686，018，000.00 | | 686,187,288.68 | | | | 19.18% |  |  |
|  | 2 | 112306244 | | 23交通银行CD244 | | | | | 200,000,000.00 | | 199,833,669.69 | | | | 5.59% |  |  |
|  | 3 | 112405299 | | 24建设银行CD299 | | | | | 200,000,000.00 | | 199,348,843.55 | | | | 5.57% |  |  |
|  | 4 | 185010 | | 21海通11 | | | | | 150,000,000.00 | | 154,146,276.02 | | | | 4.31% |  |  |
|  | 5 | 188874 | | 21华泰13 | | | | | 140,000,000.00 | | 144,420,707.12 | | | | 4.04% |  |  |
|  | 6 | 210218 | | 21国开18 | | | | | 100,000,000.00 | | 102,543,678.37 | | | | 2.87% |  |  |
|  | 7 | 220332 | | 22进出32 | | | | | 100,000,000.00 | | 102,149,810.14 | | | | 2.85% |  |  |
|  | 8 | 012481110 | | 24赣州发展SCP001 | | | | | 100,000,000.00 | | 101,166,709.11 | | | | 2.83% |  |  |
|  | 9 | 112406068 | | 24交通银行CD068 | | | | | 100,000,000.00 | | 99,717,852.48 | | | | 2.79% |  |  |
|  | 10 | 112403153 | | 24农业银行CD153 | | | | | 100,000,000.00 | | 99,593,674.90 | | | | 2.78% |  |  |
|  |  | |  | |  | |  | | |  | |  | | | |  |  |
|  | 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（%）** | | | | | |  |  |
|  | 257,427,485.41 | | | | 3,578,014,000.00 | | | | | 7.19% | | | | | |  |  |
|  |  | |  | |  | |  | | |  | |  | | | |  |  |
|  | 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。 | | | | | | | | | | | | | | |  |  |
|  |  | |  | |  | |  | | |  | |  | | | |  |  |
|  | **4 理财份额投资人信息** | | | | | | | | | | | | | | |  |  |
|  | 4.1 报告期末现金管理类产品前十大份额投资人情况 | | | | | | | | | | | | | | |  |  |
|  |  | |  | |  | |  | | |  | |  | | | |  |  |
|  | 序号 | | 投资者类别 | | | | 持有份额（份） | | | | | 占总份额占比（%） | | | |  |  |
|  | 1 | | 机构 | | | | 79,000,000.00 | | | | | 2.21% | | | |  |  |
|  | 2 | | 个人 | | | | 61,860,000.00 | | | | | 1.73% | | | |  |  |
|  | 3 | | 机构 | | | | 50,000,000.00 | | | | | 1.40% | | | |  |  |
|  | 4 | | 机构 | | | | 39,810,000.00 | | | | | 1.11% | | | |  |  |
|  | 5 | | 机构 | | | | 34,000,000.00 | | | | | 0.95% | | | |  |  |
|  | 6 | | 机构 | | | | 28,000,000.00 | | | | | 0.78% | | | |  |  |
|  | 7 | | 机构 | | | | 27,000,000.00 | | | | | 0.75% | | | |  |  |
|  | 8 | | 个人 | | | | 22,227,000.00 | | | | | 0.62% | | | |  |  |
|  | 9 | | 机构 | | | | 22,000,000.00 | | | | | 0.61% | | | |  |  |
|  | 10 | | 机构 | | | | 21,430,000.00 | | | | | 0.60% | | | |  |  |
|  |  | |  | |  | |  | | |  | |  | | | |  |  |
|  | **5 影响理财份额投资人决策的其他重要信息** | | | | | | | | | | | | | | |  |  |
|  |  | |  | |  | |  | | |  | |  | | | |  |  |
|  | 5.1 报告期内单一投资者持有产品份额达到或者超过该产品总份额20%的情形 | | | | | | | | | | | | | | |  |  |
|  |  | |  | |  | |  | | |  | |  | | | |  |  |
|  | 本产品本报告期无单一投资者持有产品份额达到或者超过该产品总份额20%的情形。 | | | | | | | | | | | | | | |  |  |
|  |  | |  | |  | |  | | |  | |  | | | |  |  |
|  | 江苏张家港农村商业银行股份有限公司 | | | | | | | | | | | | | | | |  |
|  | 2024年09月30日 | | | | | | | | | | | | | | |  |  |