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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** | | | | 1,585,169,964.07 | | | | | | | | |  | |
|  | **报告期末单位净值** | | | | 1.0125 | | | | | | | | |  | |
|  | **报告期末累计单位净值** | | | | 1.1488 | | | | | | | | |  | |
|  | **报告期末净值增长率（年化）** | | | | 2.0590% | | | | | | | | |  | |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **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 | | | | 1,597,962,733.78 | | | | | 99.33% | | |  | |
|  |  | 其中:银行间/交易所产品 | | | | 1,515,765,637.71 | | | | | 94.22% | | |  | |
|  |  | 其中：回购 | | | | 0.00 | | | | | 0.00% | | |  | |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  |  | 非银行间/非交易所产品 | | | | 82,197,096.07 | | | | | 5.11% | | |  |  |
|  | 2 | 银行存款合计 | | | | 10,804,402.23 | | | | | 0.67% | | |  |  |
|  | 3 | 其他资产 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  | 4 | 合计 | | | | 1,608,767,136.01 | | | | | 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 | | | | | 30,847,242.30 | | | | | 1.92% | | |  |
|  | 2 | 央行票据 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 3 | 金融债券 | | | | | 561,160,937.81 | | | | | 34.88% | | |  |
|  |  | 其中：政策性金融债 | | | | | 193,070,919.13 | | | | | 12.00% | | |  |
|  | 4 | 企业债券 | | | | | 923,757,457.60 | | | | | 57.42% | | |  |
|  | 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 | | | | | 1,515,765,637.71 | | | | | 94.22% | | |  |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  | 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 | 112404008 | 24中国银行CD008 | | | | | 100,000,000.00 | | 99,234,480.33 | | | 6.18% |  |  |
|  | 2 | 112405149 | 24建设银行CD149 | | | | | 100,000,000.00 | | 98,801,064.11 | | | 6.16% |  |  |
|  | 3 | 112405154 | 24建设银行CD154 | | | | | 100,000,000.00 | | 98,790,893.97 | | | 6.16% |  |  |
|  | 4 | 032380771 | 23东阳国资PPN002 | | | | | 90,000,000.00 | | 91,596,348.49 | | | 5.71% |  |  |
|  | 5 | 032280884 | 22晋江城投PPN004 | | | | | 70,000,000.00 | | 72,524,364.10 | | | 4.52% |  |  |
|  | 6 | 240304 | 24进出04 | | | | | 70,000,000.00 | | 70,482,842.74 | | | 4.39% |  |  |
|  | 7 | 032280853 | 22晋江建投PPN003 | | | | | 50,000,000.00 | | 51,799,163.93 | | | 3.23% |  |  |
|  | 8 | 230202 | 23国开02 | | | | | 50,000,000.00 | | 51,474,348.36 | | | 3.21% |  |  |
|  | 9 | 240423 | 23招证12 | | | | | 50,000,000.00 | | 51,362,586.30 | | | 3.20% |  |  |
|  | 10 | 114074 | 22柯资01 | | | | | 50,000,000.00 | | 51,307,993.15 | | | 3.20% |  |  |
|  |  | | |  | | | | |  | | | | |  |  |
|  | 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（%）** | | | | |  |  |
|  | 101,650,505.19 | | | 1,604,925,921.55 | | | | | 6.33% | | | | |  |  |
|  |  | | |  | | | | |  | | | | |  |  |
|  | 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 | | | | | | | | | | | | |  |  |