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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12月31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12月31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** | | | | 1,235,970,538.79 | | | | | | | | |  | |
|  | **报告期末单位净值** | | | | 1.0550 | | | | | | | | |  | |
|  | **报告期末累计单位净值** | | | | 1.2339 | | | | | | | | |  | |
|  | **报告期末净值增长率（年化）** | | | | 3.5493% | | | | | | | | |  | |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **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 | | | | 1,295,011,831.88 | | | | | 99.28% | | |  | |
|  |  | 其中:银行间/交易所产品 | | | | 1,118,380,818.89 | | | | | 85.74% | | |  | |
|  |  | 其中：回购 | | | | 0.00 | | | | | 0.00% | | |  | |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  |  | 非银行间/非交易所产品 | | | | 176,631,012.99 | | | | | 13.54% | | |  |  |
|  | 2 | 银行存款合计 | | | | 9,440,785.82 | | | | | 0.72% | | |  |  |
|  | 3 | 其他资产 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  | 4 | 合计 | | | | 1,304,452,617.70 | | | | | 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 | | | | | 316,619,791.73 | | | | | 24.27% | | |  |
|  |  | 其中：政策性金融债 | | | | | 196,433,720.50 | | | | | 15.06% | | |  |
|  | 4 | 企业债券 | | | | | 771,156,192.64 | | | | | 59.12% | | |  |
|  | 5 | 企业短期融资券 | | | | | 30,604,834.52 | | | | | 2.35% | | |  |
|  | 6 | 可转债 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 7 | 其他 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 8 | 合计 | | | | | 1,118,380,818.89 | | | | | 85.74% | | |  |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  | 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 | | | | | 148,380,013.38 | | 176,631,012.99 | | | 13.55% |  |  |
|  | 2 | 112405078 | 24建设银行CD078 | | | | | 100,000,000.00 | | 99,578,815.07 | | | 7.64% |  |  |
|  | 3 | 032280620 | 22溧阳城建PPN003 | | | | | 60,000,000.00 | | 61,440,709.32 | | | 4.71% |  |  |
|  | 4 | 032281038 | 22路桥公投PPN003 | | | | | 60,000,000.00 | | 60,879,962.47 | | | 4.67% |  |  |
|  | 5 | 032281087 | 22南湖投资PPN002 | | | | | 50,000,000.00 | | 50,934,015.07 | | | 3.91% |  |  |
|  | 6 | 09230422 | 23农发清发22 | | | | | 50,000,000.00 | | 50,724,537.67 | | | 3.89% |  |  |
|  | 7 | 253836 | 24迪投02 | | | | | 44,000,000.00 | | 47,114,615.34 | | | 3.61% |  |  |
|  | 8 | 150210 | 15国开10 | | | | | 40,000,000.00 | | 41,570,162.74 | | | 3.19% |  |  |
|  | 9 | 032280717 | 22江宁交通PPN003 | | | | | 40,000,000.00 | | 40,845,477.81 | | | 3.13% |  |  |
|  | 10 | 251088 | 23仪征02 | | | | | 30,000,000.00 | | 31,862,893.15 | | | 2.44% |  |  |
|  |  | | |  | | | | |  | | | | |  |  |
|  | 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（%）** | | | | |  |  |
|  | 131,943,204.18 | | | 1,303,900,807.03 | | | | | 10.12% | | | | |  |  |
|  |  | | |  | | | | |  | | | | |  |  |
|  | 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12月31日 | | | | | | | | | | | | |  |  |