|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **“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** | | | | 1,330,108,893.92 | | | | | | | | |  | |
|  | **报告期末单位净值** | | | | 1.0181 | | | | | | | | |  | |
|  | **报告期末累计单位净值** | | | | 1.1544 | | | | | | | | |  | |
|  | **报告期末净值增长率（年化）** | | | | 2.4132% | | | | | | | | |  | |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **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 | | | | 1,487,041,139.14 | | | | | 99.26% | | |  | |
|  |  | 其中:银行间/交易所产品 | | | | 1,421,820,122.03 | | | | | 94.91% | | |  | |
|  |  | 其中：回购 | | | | 0.00 | | | | | 0.00% | | |  | |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  |  | 非银行间/非交易所产品 | | | | 65,221,017.11 | | | | | 4.35% | | |  |  |
|  | 2 | 权益投资 | | | | 10,091,214.23 | | | | | 0.67% | | |  |  |
|  |  | 其中：基金 | | | | 10,091,214.23 | | | | | 0.67% | | |  |  |
|  | 3 | 银行存款合计 | | | | 1,000,568.47 | | | | | 0.07% | | |  |  |
|  | 4 | 其他资产 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  | 5 | 合计 | | | | 1,498,132,921.84 | | | | | 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 | | | | | 30,392,886.16 | | | | | 2.03% | | |  |
|  | 2 | 央行票据 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 3 | 金融债券 | | | | | 477,576,993.29 | | | | | 31.88% | | |  |
|  |  | 其中：政策性金融债 | | | | | 257,521,658.91 | | | | | 17.19% | | |  |
|  | 4 | 企业债券 | | | | | 913,850,242.58 | | | | | 61.00% | | |  |
|  | 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 | | | | | 1,421,820,122.03 | | | | | 94.91% | | |  |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  | 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 | 112405149 | 24建设银行CD149 | | | | | 100,000,000.00 | | 99,387,790.41 | | | 7.34% |  |  |
|  | 2 | 032380771 | 23东阳国资PPN002 | | | | | 90,000,000.00 | | 92,768,036.30 | | | 6.85% |  |  |
|  | 3 | 032280884 | 22晋江城投PPN004 | | | | | 70,000,000.00 | | 71,036,493.84 | | | 5.25% |  |  |
|  | 4 | 240304 | 24进出04 | | | | | 70,000,000.00 | | 70,895,148.49 | | | 5.24% |  |  |
|  | 5 | 240203 | 24国开03 | | | | | 60,000,000.00 | | 63,195,674.43 | | | 4.67% |  |  |
|  | 6 | 230202 | 23国开02 | | | | | 50,000,000.00 | | 51,930,617.49 | | | 3.83% |  |  |
|  | 7 | 2180402 | 21龙川小微债01 | | | | | 50,000,000.00 | | 51,397,449.32 | | | 3.80% |  |  |
|  | 8 | 240302 | 24进出02 | | | | | 50,000,000.00 | | 51,240,984.25 | | | 3.78% |  |  |
|  |  |  |  |  | | | |  |  |  | | |  |  |  |
|  | 9 | 032280853 | 22晋江建投PPN003 | | | | | 50,000,000.00 | | 50,754,250.68 | | | 3.75% |  |  |
|  | 10 | 072410241 | 24兴业证券CP004 | | | | | 50,000,000.00 | | 50,212,578.08 | | | 3.71% |  |  |
|  |  |  |  |  | | | |  |  |  | | |  |  |  |
|  | 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（%）** | | | | |  |  |
|  | 122,547,837.37 | | | 1,354,169,120.14 | | | | | 9.05% | | | | |  |  |
|  |  |  |  |  | | | |  |  |  | | |  |  |  |
|  | 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 | | | | | | | | | | | | |  |  |