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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：2023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2023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** | | | | 1,144,413,093.23 | | | | | | | | |  | |
|  | **报告期末单位净值** | | | | 1.0187 | | | | | | | | |  | |
|  | **报告期末累计单位净值** | | | | 1.1977 | | | | | | | | |  | |
|  | **报告期末净值增长率（年化）** | | | | 3.1025% | | | | | | | | |  | |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **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 | | | | 1,188,549,926.94 | | | | | 99.35% | | |  | |
|  |  | 其中:银行间/交易所产品 | | | | 1,169,264,242.27 | | | | | 97.74% | | |  | |
|  |  | 其中：回购 | | | | 100,161,643.95 | | | | | 8.37% | | |  | |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  |  | 非银行间/非交易所产品 | | | | 19,285,684.67 | | | | | 1.61% | | |  |  |
|  | 2 | 银行存款合计 | | | | 7,731,978.10 | | | | | 0.65% | | |  |  |
|  | 3 | 其他资产 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  | 4 | 合计 | | | | 1,196,281,905.04 | | | | | 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 | | | | | 101,998,344.90 | | | | | 8.53% | | |  |
|  | 2 | 央行票据 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 3 | 金融债券 | | | | | 442,726,651.13 | | | | | 37.01% | | |  |
|  |  | 其中：政策性金融债 | | | | | 344,423,201.26 | | | | | 28.79% | | |  |
|  | 4 | 企业债券 | | | | | 504,060,158.03 | | | | | 42.14% | | |  |
|  | 5 | 企业短期融资券 | | | | | 20,317,444.26 | | | | | 1.70% | | |  |
|  | 6 | 可转债 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 7 | 其他 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 8 | 合计 | | | | | 1,069,102,598.32 | | | | | 89.38% | | |  |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  | 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 | 230406 | 23农发06 | | | | | 300,000,000.00 | | 303,955,863.93 | | | 26.07% |  |  |
|  | 2 |  | 回购 | | | | | 100,000,000.00 | | 100,161,643.95 | | | 8.59% |  |  |
|  | 3 | 230022 | 23附息国债22 | | | | | 70,000,000.00 | | 70,881,399.84 | | | 6.08% |  |  |
|  | 4 | 032280620 | 22溧阳城建PPN003 | | | | | 60,000,000.00 | | 61,238,431.15 | | | 5.25% |  |  |
|  | 5 | 032281087 | 22南湖投资PPN002 | | | | | 50,000,000.00 | | 50,757,724.32 | | | 4.35% |  |  |
|  | 6 | 032281038 | 22路桥公投PPN003 | | | | | 50,000,000.00 | | 50,325,127.87 | | | 4.32% |  |  |
|  | 7 | 112304023 | 23中国银行CD023 | | | | | 50,000,000.00 | | 49,340,964.62 | | | 4.23% |  |  |
|  | 8 | 112314191 | 23江苏银行CD191 | | | | | 50,000,000.00 | | 48,962,485.25 | | | 4.20% |  |  |
|  | 9 | 250971 | 23宿迁Y1 | | | | | 40,000,000.00 | | 41,003,364.38 | | | 3.52% |  |  |
|  | 10 | 032280717 | 22江宁交通PPN003 | | | | | 40,000,000.00 | | 40,685,537.70 | | | 3.49% |  |  |
|  |  | | |  | | | | |  | | | | |  |  |
|  | 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（%）** | | | | |  |  |
|  | 363,145,899.17 | | | 1,165,820,010.80 | | | | | 31.15% | | | | |  |  |
|  |  | | |  | | | | |  | | | | |  |  |
|  | 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 | | | | | | | | | | | | | |  |
|  | 2023年12月31日 | | | | | | | | | | | | |  |  |