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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：2025年03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2025年01月01日起至03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** | | | | 1,306,194,326.66 | | | | | | | | |  |  |
|  | **报告期末单位净值** | | | | 1.0600 | | | | | | | | |  |  |
|  | **报告期末累计单位净值** | | | | 1.2389 | | | | | | | | |  |  |
|  | **报告期末净值增长率（年化）** | | | | 1.9179% | | | | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | **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 | | | | 1,378,386,392.17 | | | | | 99.52% | | |  |  |
|  |  | 其中:银行间/交易所产品 | | | | 1,181,502,337.81 | | | | | 85.31% | | |  |  |
|  |  | 其中：回购 | | | | 70,006,328.77 | | | | | 5.05% | | |  |  |
|  |  | 非银行间/非交易所产品 | | | | 196,884,054.36 | | | | | 14.22% | | |  |  |
|  | 2 | 银行存款合计 | | | | 6,625,997.91 | | | | | 0.48% | | |  |  |
|  | 3 | 其他资产 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  | 4 | 合计 | | | | 1,385,012,390.08 | | | | | 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 | | | | | 325,283,258.36 | | | | | 23.49% | | |  |
|  |  | 其中：政策性金融债 | | | | | 204,669,477.81 | | | | | 14.78% | | |  |
|  | 4 | 企业债券 | | | | | 786,212,750.68 | | | | | 56.77% | | |  |
|  | 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 | | | | | 1,111,496,009.04 | | | | | 80.26% | | |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 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 | | | | | 163,484,511.90 | | 196,884,054.36 | | | 14.22% |  |  |
|  | 2 | 112405078 | 24建设银行CD078 | | | | | 100,000,000.00 | | 99,962,783.56 | | | 7.22% |  |  |
|  | 3 |  | 回购 | | | | | 84,000,000.00 | | 70,006,328.77 | | | 5.06% |  |  |
|  | 4 | 032280620 | 22溧阳城建PPN003 | | | | | 60,000,000.00 | | 61,690,583.01 | | | 4.46% |  |  |
|  | 5 | 032281038 | 22路桥公投PPN003 | | | | | 60,000,000.00 | | 61,144,863.29 | | | 4.42% |  |  |
|  | 6 | 240203 | 24国开03 | | | | | 50,000,000.00 | | 51,222,326.03 | | | 3.70% |  |  |
|  | 7 | 032281087 | 22南湖投资PPN002 | | | | | 50,000,000.00 | | 51,113,963.70 | | | 3.69% |  |  |
|  | 8 | 09230422 | 23农发清发22 | | | | | 50,000,000.00 | | 50,721,421.23 | | | 3.66% |  |  |
|  | 9 | 253836 | 24迪投02 | | | | | 44,000,000.00 | | 45,994,122.19 | | | 3.32% |  |  |
|  | 10 | 150210 | 15国开10 | | | | | 40,000,000.00 | | 41,663,035.62 | | | 3.01% |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 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（%）** | | | | |  |  |
|  | 129,251,692.98 | | | 1,384,500,823.36 | | | | | 9.34% | | | | |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 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 | | | | | | | | | | | | | |  |
|  | 2025年03月31日 | | | | | | | | | | | | |  |  |