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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06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2025年01月01日起至06月30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** | | | | 1,271,950,351.95 | | | | | | | | |  |  |
|  | **报告期末单位净值** | | | | 1.0666 | | | | | | | | |  |  |
|  | **报告期末累计单位净值** | | | | 1.2455 | | | | | | | | |  |  |
|  | **报告期末净值增长率（年化）** | | | | 2.2186% | | | | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | **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 | | | | 1,436,549,199.73 | | | | | 98.59% | | |  |  |
|  |  | 其中:银行间/交易所产品 | | | | 1,238,772,816.27 | | | | | 85.02% | | |  |  |
|  |  | 其中：回购 | | | | 30,011,704.08 | | | | | 2.06% | | |  |  |
|  |  | 非银行间/非交易所产品 | | | | 197,776,383.46 | | | | | 13.57% | | |  |  |
|  | 2 | 权益投资 | | | | 20,112,198.91 | | | | | 1.38% | | |  |  |
|  |  | 其中：基金 | | | | 20,112,198.91 | | | | | 1.38% | | |  |  |
|  | 3 | 银行存款合计 | | | | 410,191.33 | | | | | 0.03% | | |  |  |
|  | 4 | 其他资产 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  | 5 | 合计 | | | | 1,457,071,589.97 | | | | | 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 | | | | | 402,956,476.70 | | | | | 27.66% | | |  |
|  |  | 其中：政策性金融债 | | | | | 164,240,698.36 | | | | | 11.27% | | |  |
|  | 4 | 企业债券 | | | | | 775,154,276.59 | | | | | 53.20% | | |  |
|  | 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 | | | | | 1,178,110,753.29 | | | | | 80.86% | | |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 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 | | | | | 154,184,511.90 | | 187,741,896.69 | | | 13.84% |  |  |
|  | 2 | 032280620 | 22溧阳城建PPN003 | | | | | 60,000,000.00 | | 62,006,465.75 | | | 4.57% |  |  |
|  | 3 | 032281038 | 22路桥公投PPN003 | | | | | 60,000,000.00 | | 61,545,099.45 | | | 4.54% |  |  |
|  | 4 | 2028023 | 20招商银行永续债01 | | | | | 50,000,000.00 | | 51,957,812.33 | | | 3.83% |  |  |
|  | 5 | 240203 | 24国开03 | | | | | 50,000,000.00 | | 51,653,388.36 | | | 3.81% |  |  |
|  | 6 | 032281087 | 22南湖投资PPN002 | | | | | 50,000,000.00 | | 51,448,853.42 | | | 3.79% |  |  |
|  | 7 | 09230422 | 23农发清发22 | | | | | 50,000,000.00 | | 50,973,097.95 | | | 3.76% |  |  |
|  | 8 | 253836 | 24迪投02 | | | | | 44,000,000.00 | | 46,364,903.56 | | | 3.42% |  |  |
|  | 9 | 032280717 | 22江宁交通PPN003 | | | | | 40,000,000.00 | | 41,237,787.40 | | | 3.04% |  |  |
|  | 10 | 253929 | 24财通F1 | | | | | 40,000,000.00 | | 40,976,553.42 | | | 3.02% |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 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（%）** | | | | |  |  |
|  | 81,753,079.55 | | | 1,356,621,110.28 | | | | | 6.03% | | | | |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 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06月30日 | | | | | | | | | | | | |  |  |