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|  |  |  | | |  |  | | | | |  | | |  | |
|  | **“金港湾瑞享稳健增利多策略24个月”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：宁波银行股份有限公司 | | | | | | | | | | | | |  | |
|  | 发布时间：2022年09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2022年07月01日起至09月30日止。 | | | | | | | | | | | | |  | |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **2 产品概况** | | | | | | | | | | | | |  | |
|  | **产品名称** | | | | 金港湾瑞享稳健增利多策略24个月净值型人民币理财产品 | | | | | | | | |  | |
|  | **产品编码** | | | | RX24 | | | | | | | | |  | |
|  | **全国银行业理财信息登记系统编码** | | | | C1115621000009 | | | | | | | | |  | |
|  | **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** | | | | 752,445,447.69 | | | | | | | | |  | |
|  | **报告期末单位净值** | | | | 1.0457 | | | | | | | | |  | |
|  | **报告期末累计单位净值** | | | | 1.0457 | | | | | | | | |  | |
|  | **报告期末净值增长率（年化）** | | | | 4.4787% | | | | | | | | |  | |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **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 | | | | 903,000,848.15 | | | | | 99.34% | | |  | |
|  |  | 其中:银行间/交易所产品 | | | | 824,756,208.93 | | | | | 90.73% | | |  | |
|  |  | 其中：回购 | | | | 0.00 | | | | | 0.00% | | |  | |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  |  | 非银行间/非交易所产品 | | | | 78,244,639.22 | | | | | 8.61% | | |  |  |
|  | 2 | 权益投资 | | | | 2,300,400.00 | | | | | 0.25% | | |  |  |
|  |  | 其中：基金 | | | | 2,300,400.00 | | | | | 0.25% | | |  |  |
|  | 3 | 银行存款合计 | | | | 3,719,509.24 | | | | | 0.41% | | |  |  |
|  | 4 | 其他资产 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  | 5 | 合计 | | | | 909,020,757.39 | | | | | 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 | | | | | 40,943,370.96 | | | | | 4.50% | | |  |
|  | 2 | 央行票据 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 3 | 金融债券 | | | | | 145,754,742.61 | | | | | 16.03% | | |  |
|  |  | 其中：政策性金融债 | | | | | 41,125,742.88 | | | | | 4.52% | | |  |
|  | 4 | 企业债券 | | | | | 638,058,095.36 | | | | | 70.19% | | |  |
|  | 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 | | | | | 824,756,208.93 | | | | | 90.73% | | |  |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  | 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 | 2028023 | 20招商银行永续债01 | | | | | 50,000,000.00 | | 51,981,870.55 | | | 6.61% |  |  |
|  | 2 | 102280728 | 22嘉兴高新MTN001 | | | | | 50,000,000.00 | | 51,483,418.49 | | | 6.54% |  |  |
|  | 3 | 2105440 | 21吉林债19 | | | | | 40,000,000.00 | | 40,943,370.96 | | | 5.20% |  |  |
|  | 4 | 015647 | 淳厚中证同业存单AAA指数7天持有期 | | | | | 40,001,805.56 | | 40,345,821.09 | | | 5.13% |  |  |
|  | 5 | 032280086 | 22环太湖PPN001 | | | | | 30,000,000.00 | | 31,033,153.77 | | | 3.94% |  |  |
|  | 6 | 032280171 | 22青岛世园PPN001 | | | | | 30,000,000.00 | | 31,015,293.49 | | | 3.94% |  |  |
|  | 7 | 196167 | 22长交D1 | | | | | 30,000,000.00 | | 30,943,890.41 | | | 3.93% |  |  |
|  | 8 | 102101107 | 21建邺高科MTN001(权益出资) | | | | | 30,000,000.00 | | 30,912,407.26 | | | 3.93% |  |  |
|  |  |  |  |  | | | |  |  |  | | |  |  | |
|  | 9 | 196169 | 22高新D1 | | | | | 30,000,000.00 | | 30,858,082.19 | | | 3.92% |  | |
|  | 10 | 194330 | 22海安01 | | | | | 30,000,000.00 | | 30,670,093.15 | | | 3.90% |  | |
|  |  |  |  |  | | | |  |  |  | | |  |  | |
|  | 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（%）** | | | | |  | |
|  | 44,845,252.12 | | | 786,831,105.58 | | | | | 5.70% | | | | |  | |
|  |  |  |  |  | | | |  |  |  | | |  |  | |
|  | 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 | | | | | | | | | | | | |  | |
|  | 2022年09月30日 | | | | | | | | | | | | |  | |