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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：2024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2024年01月01日起至06月30日止。 | | | | |  |
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|  | **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** | | 525,897,330.26 | | |  |
|  | **报告期末单位净值** | | 1.1232 | | |  |
|  | **报告期末累计单位净值** | | 1.1232 | | |  |
|  | **报告期末净值增长率（年化）** | | 5.4951% | | |  |
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|  | **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 | | 616,592,524.84 | 97.12% |  |
|  |  | 其中:银行间/交易所产品 | | 441,398,148.07 | 69.53% |  |
|  |  | 其中：回购 | | 0.00 | 0.00% |  |

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|  |  | 非银行间/非交易所产品 | | 175,194,376.77 | | | | 27.60% | | |  |  |
|  | 2 | 权益投资 | | 2,390,250.00 | | | | 0.38% | | |  |  |
|  |  | 其中：基金 | | 2,390,250.00 | | | | 0.38% | | |  |  |
|  | 3 | 银行存款合计 | | 15,881,010.32 | | | | 2.50% | | |  |  |
|  | 4 | 其他资产 | | 0.00 | | | | 0.00% | | |  |  |
|  | 5 | 合计 | | 634,863,785.16 | | | | 100.00% | | |  |  |
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|  | 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 | | | 50,781,201.64 | | | | 8.00% | | |  |
|  | 2 | 央行票据 | | | 0.00 | | | | 0.00% | | |  |
|  | 3 | 金融债券 | | | 115,702,648.71 | | | | 18.22% | | |  |
|  |  | 其中：政策性金融债 | | | 20,410,103.93 | | | | 3.21% | | |  |
|  | 4 | 企业债券 | | | 274,914,297.72 | | | | 43.30% | | |  |
|  | 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 | | | 441,398,148.07 | | | | 69.52% | | |  |
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|  | 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 | | | 114,670,225.39 | 132,014,499.47 | | | 22.35% |  |  |
|  | 2 | 230016 | 23附息国债16 | | | 50,000,000.00 | 50,781,201.64 | | | 8.60% |  |  |
|  | 3 | 2221004 | 22余杭农商永续债01 | | | 30,000,000.00 | 32,227,646.56 | | | 5.46% |  |  |
|  | 4 | 2128047 | 21招商银行永续债 | | | 30,000,000.00 | 31,717,582.60 | | | 5.37% |  |  |
|  | 5 | 2128017 | 21中信银行永续债 | | | 30,000,000.00 | 31,347,315.62 | | | 5.31% |  |  |
|  | 6 | 102281348 | 22星城发展MTN001 | | | 30,000,000.00 | 30,319,281.37 | | | 5.13% |  |  |
|  | 7 | 194330 | 22海安01 | | | 30,000,000.00 | 30,311,671.23 | | | 5.13% |  |  |
|  | 8 | 251530 | 23两山02 | | | 30,000,000.00 | 29,946,486.16 | | | 5.07% |  |  |

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|  | 9 | 102100537 | 21舜通MTN001 | | 20,000,000.00 | | 21,195,340.55 | 3.59% |  |  |
|  | 10 | 185922 | 22建租05 | | 20,000,000.00 | | 21,027,257.81 | 3.56% |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  | 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（%）** | | |  |  |
|  | 87,072,315.89 | | | 590,699,561.94 | | 14.74% | | |  |  |
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|  | 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。 | | | | | | | |  |  |
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|  | 江苏张家港农村商业银行股份有限公司 | | | | | | | | |  |
|  | 2024年06月30日 | | | | | | | |  |  |