|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **“金港湾瑞享多元智选全天候36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。 | | | | | | | | | | | | |  | |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **2 产品概况** | | | | | | | | | | | | |  | |
|  | **产品名称** | | | | 金港湾瑞享多元智选全天候36个月净值型人民币理财产品 | | | | | | | | |  | |
|  | **产品编码** | | | | RX36 | | | | | | | | |  | |
|  | **全国银行业理财信息登记系统编码** | | | | C1115621000014 | | | | | | | | |  | |
|  | **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** | | | | 812,328,101.82 | | | | | | | | |  | |
|  | **报告期末单位净值** | | | | 1.1116 | | | | | | | | |  | |
|  | **报告期末累计单位净值** | | | | 1.1116 | | | | | | | | |  | |
|  | **报告期末净值增长率（年化）** | | | | 5.1761% | | | | | | | | |  | |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **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 | | | | 1,012,825,400.62 | | | | | 95.99% | | |  | |
|  |  | 其中:银行间/交易所产品 | | | | 942,233,037.09 | | | | | 89.30% | | |  | |
|  |  | 其中：回购 | | | | 0.00 | | | | | 0.00% | | |  | |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  |  | 非银行间/非交易所产品 | | | | 70,592,363.53 | | | | | 6.69% | | |  |  |
|  | 2 | 权益投资 | | | | 10,129,197.84 | | | | | 0.96% | | |  |  |
|  |  | 其中：基金 | | | | 10,129,197.84 | | | | | 0.96% | | |  |  |
|  | 3 | 银行存款合计 | | | | 32,210,212.76 | | | | | 3.05% | | |  |  |
|  | 4 | 其他资产 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  | 5 | 合计 | | | | 1,055,164,811.22 | | | | | 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 | | | | | 241,735,649.77 | | | | | 22.91% | | |  |
|  |  | 其中：政策性金融债 | | | | | 71,371,071.17 | | | | | 6.76% | | |  |
|  | 4 | 企业债券 | | | | | 700,497,387.32 | | | | | 66.39% | | |  |
|  | 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 | | | | | 942,233,037.09 | | | | | 89.30% | | |  |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  | 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 | 2028051 | 20浦发银行永续债 | | | | | 50,000,000.00 | | 53,275,934.70 | | | 5.90% |  |  |
|  | 2 | 2128030 | 21交通银行二级 | | | | | 50,000,000.00 | | 53,085,202.19 | | | 5.88% |  |  |
|  | 3 | TL1H | 华润信托桃李1号单一资金信托 | | | | | 29,182,879.37 | | 33,596,892.31 | | | 3.72% |  |  |
|  | 4 | 102282371 | 22苏沙钢MTN004 | | | | | 30,000,000.00 | | 30,993,123.44 | | | 3.43% |  |  |
|  | 5 | 137788 | 22星发02 | | | | | 30,000,000.00 | | 30,931,165.89 | | | 3.43% |  |  |
|  | 6 | 032280411 | 22动车小镇PPN001 | | | | | 30,000,000.00 | | 30,722,404.52 | | | 3.40% |  |  |
|  | 7 | 194150 | 22宜经02 | | | | | 30,000,000.00 | | 30,373,906.85 | | | 3.36% |  |  |
|  | 8 | 102381775 | 23丹投MTN004 | | | | | 20,000,000.00 | | 21,528,104.81 | | | 2.38% |  |  |
|  |  |  |  |  | | | |  |  |  | | |  |  |  |
|  | 9 | 2221004 | 22余杭农商永续债01 | | | | | 20,000,000.00 | | 21,485,097.70 | | | 2.38% |  |  |
|  | 10 | 242380013 | 23建行永续债01 | | | | | 20,000,000.00 | | 21,435,677.16 | | | 2.37% |  |  |
|  |  |  |  |  | | | |  |  |  | | |  |  |  |
|  | 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（%）** | | | | |  |  |
|  | 103,581,283.93 | | | 903,002,030.60 | | | | | 11.47% | | | | |  |  |
|  |  |  |  |  | | | |  |  |  | | |  |  |  |
|  | 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 | | | | | | | | | | | | | |  |
|  | 2024年06月30日 | | | | | | | | | | | | |  |  |