|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |
|  | **“金港湾瑞享12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：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12号净值型人民币理财产品 | | |  |
|  | **产品编码** | | RX12 | | |  |
|  | **全国银行业理财信息登记系统编码** | | C1115619000058 | | |  |
|  | **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** | | 2,060,256,418.14 | | |  |
|  | **报告期末单位净值** | | 1.2372 | | |  |
|  | **报告期末累计单位净值** | | 1.2372 | | |  |
|  | **报告期末净值增长率（年化）** | | 4.3015% | | |  |
|  |  |  |  |  |  |  |
|  | **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 | | 3,285,315,729.20 | 97.93% |  |
|  |  | 其中:银行间/交易所产品 | | 3,071,089,969.02 | 91.54% |  |
|  |  | 其中：回购 | | 0.00 | 0.00% |  |

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  | 非银行间/非交易所产品 | | 214,225,760.18 | | | | 6.39% | | |  |  |
|  | 2 | 权益投资 | | 44,217,462.30 | | | | 1.32% | | |  |  |
|  |  | 其中：基金 | | 44,217,462.30 | | | | 1.32% | | |  |  |
|  | 3 | 银行存款合计 | | 25,352,916.39 | | | | 0.75% | | |  |  |
|  | 4 | 其他资产 | | 0.00 | | | | 0.00% | | |  |  |
|  | 5 | 合计 | | 3,354,886,107.89 | | | | 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 | | | 1,109,284,506.27 | | | | 33.06% | | |  |
|  |  | 其中：政策性金融债 | | | 193,035,091.11 | | | | 5.75% | | |  |
|  | 4 | 企业债券 | | | 1,961,805,462.75 | | | | 58.48% | | |  |
|  | 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 | | | 3,071,089,969.02 | | | | 91.54% | | |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 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 | | | 140,000,000.00 | 149,172,617.16 | | | 5.85% |  |  |
|  | 2 | TL1H | 华润信托桃李1号单一资金信托 | | | 120,784,210.99 | 139,053,246.85 | | | 5.46% |  |  |
|  | 3 | 112314191 | 23江苏银行CD191 | | | 100,000,000.00 | 99,301,016.94 | | | 3.90% |  |  |
|  | 4 | 112312160 | 23北京银行CD160 | | | 100,000,000.00 | 99,295,675.41 | | | 3.90% |  |  |
|  | 5 | 032380771 | 23东阳国资PPN002 | | | 70,000,000.00 | 71,753,739.73 | | | 2.82% |  |  |
|  | 6 | 2228043 | 22中国银行小微债01 | | | 70,000,000.00 | 70,571,229.73 | | | 2.77% |  |  |
|  | 7 | 032300440 | 23安吉两山PPN001 | | | 60,000,000.00 | 62,632,572.62 | | | 2.46% |  |  |
|  | 8 | 250811 | 23长建04 | | | 60,000,000.00 | 61,070,876.71 | | | 2.40% |  |  |

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |  |  |  |
|  | 9 | 2220045 | 22宁波银行03 | | 60,000,000.00 | | 60,534,645.21 | 2.37% |  |  |
|  | 10 | 2120089 | 21北京银行永续债01 | | 50,000,000.00 | | 53,954,411.48 | 2.12% |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  | 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（%）** | | |  |  |
|  | 218,388,007.50 | | | 2,548,877,576.37 | | 8.57% | | |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  | 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 | | | | | | | |  |  |