|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **“金港湾瑞享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：南京银行股份有限公司 | | | | | | | | | | | | |  | |
|  | 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1号净值型人民币理财产品 | | | | | | | | |  | |
|  | **产品编码** | | | | RX0103 | | | | | | | | |  | |
|  | **全国银行业理财信息登记系统编码** | | | | C1115619000043 | | | | | | | | |  | |
|  | **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** | | | | 1,034,279,359.57 | | | | | | | | |  | |
|  | **报告期末单位净值** | | | | 1.2524 | | | | | | | | |  | |
|  | **报告期末累计单位净值** | | | | 1.2524 | | | | | | | | |  | |
|  | **报告期末净值增长率（年化）** | | | | 4.0582% | | | | | | | | |  | |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **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 | | | | 1，682，110，405.53 | | | | | 99.36% | | |  | |
|  |  | 其中:银行间/交易所产品 | | | | 1，573，711，046.28 | | | | | 92.95% | | |  | |
|  |  | 其中：回购 | | | | 0.00 | | | | | 0.00% | | |  | |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  |  | 非银行间/非交易所产品 | | | | 108,399,359.25 | | | | | 6.40% | | |  |  |
|  | 2 | 银行存款合计 | | | | 10,877，154.72 | | | | | 0.64% | | |  |  |
|  | 3 | 其他资产 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  | 4 | 合计 | | | | 1,692,987,560.25 | | | | | 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 | | | | | 50,806,850.55 | | | | | 3.00% | | |  |
|  | 2 | 央行票据 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 3 | 金融债券 | | | | | 340,549,234.73 | | | | | 20.12% | | |  |
|  |  | 其中：政策性金融债 | | | | | 122,699,155.47 | | | | | 7.25% | | |  |
|  | 4 | 企业债券 | | | | | 1,182,354,961.00 | | | | | 69.84% | | |  |
|  | 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 | | | | | 1，573,711，046.28 | | | | | 92.96% | | |  |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  | 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 | | | | | 94,157,679.70 | | 108,399,359.25 | | | 8.37% |  |  |
|  | 2 | 112312158 | 23北京银行CD158 | | | | | 100,000,000.00 | | 99,306,170.49 | | | 7.67% |  |  |
|  | 3 | 112414107 | 24江苏银行CD107 | | | | | 100,000,000.00 | | 98,262,518.36 | | | 7.59% |  |  |
|  | 4 | 190208 | 19国开08 | | | | | 50,000,000.00 | | 51,717,827.87 | | | 3.99% |  |  |
|  | 5 | 032100933 | 21宁海城投PPN002 | | | | | 50,000,000.00 | | 51,668,225.82 | | | 3.99% |  |  |
|  | 6 | 032000943 | 20温岭国资PPN003 | | | | | 50,000,000.00 | | 51,131,422.54 | | | 3.95% |  |  |
|  | 7 | 2205108 | 22湖南债02 | | | | | 50,000,000.00 | | 50,806,850.55 | | | 3.92% |  |  |
|  | 8 | 230211 | 23国开11 | | | | | 50,000,000.00 | | 50,797,826.23 | | | 3.92% |  |  |
|  | 9 | 032280530 | 22凤城河PPN001 | | | | | 50,000,000.00 | | 50,363,538.36 | | | 3.89% |  |  |
|  | 10 | 197149 | 21湖经01 | | | | | 40,000,000.00 | | 41,563,335.62 | | | 3.21% |  |  |
|  |  | | |  | | | | |  | | | | |  |  |
|  | 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（%）** | | | | |  |  |
|  | 184,383,160.74 | | | 1,295,366,473.30 | | | | | 14.23% | | | | |  |  |
|  |  | | |  | | | | |  | | | | |  |  |
|  | 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 | | | | | | | | | | | | |  |  |