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|  |  |  | | |  |  | | | | |  | | |  | |
|  | **“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2024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** | | | | 2,197,575,602.65 | | | | | | | | |  | |
|  | **报告期末单位净值** | | | | 1.2442 | | | | | | | | |  | |
|  | **报告期末累计单位净值** | | | | 1.2442 | | | | | | | | |  | |
|  | **报告期末净值增长率（年化）** | | | | 2.2554% | | | | | | | | |  | |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **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 | | | | 3,146,443,159.69 | | | | | 97.65% | | |  | |
|  |  | 其中:银行间/交易所产品 | | | | 2,992,488,595.10 | | | | | 92.87% | | |  | |
|  |  | 其中：回购 | | | | 0.00 | | | | | 0.00% | | |  | |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  |  | 非银行间/非交易所产品 | | | | 153,954,564.59 | | | | | 4.78% | | |  |  |
|  | 2 | 权益投资 | | | | 35，819，638.59 | | | | | 1.11% | | |  |  |
|  |  | 其中：基金 | | | | 35，819，638.59 | | | | | 1.11% | | |  |  |
|  | 3 | 银行存款合计 | | | | 39，887，720.43 | | | | | 1.24% | | |  |  |
|  | 4 | 其他资产 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  | 5 | 合计 | | | | 3,222,150,518.71 | | | | | 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 | | | | | 1,079,215,129.33 | | | | | 33.49% | | |  |
|  |  | 其中：政策性金融债 | | | | | 202,004,785.82 | | | | | 6.27% | | |  |
|  | 4 | 企业债券 | | | | | 1,903,240,273.58 | | | | | 59.07% | | |  |
|  | 5 | 企业短期融资券 | | | | | 10,033,192.19 | | | | | 0.31% | | |  |
|  | 6 | 可转债 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 7 | 其他 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 8 | 合计 | | | | | 2,992,488,595.10 | | | | | 92.87% | | |  |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  | 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 | | | | | 130,000,000.00 | | 138,884,926.01 | | | 5.08% |  |  |
|  | 2 | TL1H | 华润信托桃李1号单一资金信托 | | | | | 94,784,210.99 | | 110,629,540.62 | | | 4.05% |  |  |
|  | 3 | 112314191 | 23江苏银行CD191 | | | | | 100,000,000.00 | | 99,777,643.72 | | | 3.65% |  |  |
|  | 4 | 112312160 | 23北京银行CD160 | | | | | 100,000,000.00 | | 99,772,526.23 | | | 3.65% |  |  |
|  | 5 | 032380771 | 23东阳国资PPN002 | | | | | 70,000,000.00 | | 70,077,554.38 | | | 2.56% |  |  |
|  | 6 | 250811 | 23长建04 | | | | | 60,000,000.00 | | 61,766,547.95 | | | 2.26% |  |  |
|  | 7 | 032300440 | 23安吉两山PPN001 | | | | | 60,000,000.00 | | 60,859,623.15 | | | 2.23% |  |  |
|  | 8 | 2220045 | 22宁波银行03 | | | | | 60,000,000.00 | | 60,832,529.59 | | | 2.22% |  |  |
|  |  |  |  |  | | | |  |  |  | | |  |  |  |
|  | 9 | 2120089 | 21北京银行永续债01 | | | | | 50,000,000.00 | | 54,031,182.79 | | | 1.98% |  |  |
|  | 10 | 2128038 | 21农业银行永续债01 | | | | | 50,000,000.00 | | 53,109,218.49 | | | 1.94% |  |  |
|  |  |  |  |  | | | |  |  |  | | |  |  |  |
|  | 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（%）** | | | | |  |  |
|  | 191，309，748.10 | | | 2,734,219,741.93 | | | | | 7.00% | | | | |  |  |
|  |  |  |  |  | | | |  |  |  | | |  |  |  |
|  | 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09月30日 | | | | | | | | | | | | |  |  |