|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **“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** | | | | 878,851,678.00 | | | | | | | | |  | |
|  | **报告期末单位净值** | | | | 1.1158 | | | | | | | | |  | |
|  | **报告期末累计单位净值** | | | | 1.1158 | | | | | | | | |  | |
|  | **报告期末净值增长率（年化）** | | | | 1.5042% | | | | | | | | |  | |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **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 | | | | 1，088，654，502.72 | | | | | 96.51% | | |  | |
|  |  | 其中:银行间/交易所产品 | | | | 1,016,505,403.52 | | | | | 90.11% | | |  | |
|  |  | 其中：回购 | | | | 0.00 | | | | | 0.00% | | |  | |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  |  | 非银行间/非交易所产品 | | | | 72，149，099.20 | | | | | 6.40% | | |  |  |
|  | 2 | 权益投资 | | | | 1，667，367.10 | | | | | 0.15% | | |  |  |
|  |  | 其中：基金 | | | | 1，667，367.10 | | | | | 0.15% | | |  |  |
|  | 3 | 银行存款合计 | | | | 37，711,530.67 | | | | | 3.34% | | |  |  |
|  | 4 | 其他资产 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  | 5 | 合计 | | | | 1,128,033,400.49 | | | | | 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 | | | | | 269,163,280.38 | | | | | 23.86% | | |  |
|  |  | 其中：政策性金融债 | | | | | 80,835,581.88 | | | | | 7.17% | | |  |
|  | 4 | 企业债券 | | | | | 747,342,123.14 | | | | | 66.25% | | |  |
|  | 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 | | | | | 1,016,505,403.52 | | | | | 90.11% | | |  |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  | 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 | | | | | 55,197,138.93 | | 64,424,592.02 | | | 6.57% |  |  |
|  | 2 | 2028051 | 20浦发银行永续债 | | | | | 50,000,000.00 | | 53,417,279.23 | | | 5.45% |  |  |
|  | 3 | 2128030 | 21交通银行二级 | | | | | 50,000,000.00 | | 51,346,900.00 | | | 5.24% |  |  |
|  | 4 | 102282371 | 22苏沙钢MTN004 | | | | | 30,000,000.00 | | 31,148,062.79 | | | 3.18% |  |  |
|  | 5 | 194150 | 22宜经02 | | | | | 30,000,000.00 | | 30,711,156.17 | | | 3.13% |  |  |
|  | 6 | 137788 | 22星发02 | | | | | 30,000,000.00 | | 30,174,871.23 | | | 3.08% |  |  |
|  | 7 | 240216 | 24国开16 | | | | | 30,000,000.00 | | 29,943,639.13 | | | 3.05% |  |  |
|  | 8 | 2221004 | 22余杭农商永续债01 | | | | | 20,000,000.00 | | 21,536,289.18 | | | 2.20% |  |  |
|  |  |  |  |  | | | |  |  |  | | |  |  |  |
|  | 9 | 2121021 | 21江南农商永续债 | | | | | 20,000,000.00 | | 21,111,019.45 | | | 2.15% |  |  |
|  | 10 | 032380974 | 23常交通PPN003 | | | | | 20,000,000.00 | | 20,946,520.44 | | | 2.14% |  |  |
|  |  |  |  |  | | | |  |  |  | | |  |  |  |
|  | 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（%）** | | | | |  |  |
|  | 88，603，473.42 | | | 980,655,136.72 | | | | | 9.04% | | | | |  |  |
|  |  |  |  |  | | | |  |  |  | | |  |  |  |
|  | 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 | | | | | | | | | | | | |  |  |