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|  | **“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。 | | | | |  |
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|  | **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** | | 994,798,681.68 | | |  |
|  | **报告期末单位净值** | | 1.2628 | | |  |
|  | **报告期末累计单位净值** | | 1.2628 | | |  |
|  | **报告期末净值增长率（年化）** | | 3.2836% | | |  |
|  |  |  |  |  |  |  |
|  | **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 | | 1,468,955,995.17 | 99.71% |  |
|  |  | 其中:银行间/交易所产品 | | 1,368,833,939.82 | 92.91% |  |
|  |  | 其中：回购 | | 0.00 | 0.00% |  |

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|  |  | 非银行间/非交易所产品 | | 100,122,055.35 | | | | 6.80% | | |  |  |
|  | 2 | 银行存款合计 | | 4,299,304.48 | | | | 0.29% | | |  |  |
|  | 3 | 其他资产 | | 0.00 | | | | 0.00% | | |  |  |
|  | 4 | 合计 | | 1,473,255,299.65 | | | | 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 | | | 51,002,694.54 | | | | 3.46% | | |  |
|  | 2 | 央行票据 | | | 0.00 | | | | 0.00% | | |  |
|  | 3 | 金融债券 | | | 250,729,985.21 | | | | 17.02% | | |  |
|  |  | 其中：政策性金融债 | | | 100,911,928.91 | | | | 6.85% | | |  |
|  | 4 | 企业债券 | | | 1,067,101,260.07 | | | | 72.43% | | |  |
|  | 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 | | | 1,368,833,939.82 | | | | 92.91% | | |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 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 | | | 85,781,699.59 | 100,122,055.35 | | | 7.97% |  |  |
|  | 2 | 112414198 | 24江苏银行CD198 | | | 100,000,000.00 | 98,209,317.81 | | | 7.82% |  |  |
|  | 3 | 200405 | 20农发05 | | | 70,000,000.00 | 70,923,951.10 | | | 5.65% |  |  |
|  | 4 | 032000943 | 20温岭国资PPN003 | | | 50,000,000.00 | 51,565,029.10 | | | 4.10% |  |  |
|  | 5 | 2205108 | 22湖南债02 | | | 50,000,000.00 | 51,002,694.54 | | | 4.06% |  |  |
|  | 6 | 032280530 | 22凤城河PPN001 | | | 50,000,000.00 | 50,829,839.73 | | | 4.05% |  |  |
|  | 7 | 133021 | 21杭高新 | | | 40,000,000.00 | 40,378,058.08 | | | 3.21% |  |  |
|  | 8 | 197659 | 21宿旅01 | | | 31,000,000.00 | 32,087,972.60 | | | 2.55% |  |  |
|  | 9 | 2128021 | 21工商银行永续债01 | | | 30,000,000.00 | 31,233,593.01 | | | 2.49% |  |  |
|  | 10 | 032191197 | 21洛阳城乡PPN006 | | | 30,000,000.00 | 31,143,175.82 | | | 2.48% |  |  |

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|  | 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（%）** |  |  |
|  | 75,223,255.58 | 1,256,231,286.02 | 5.99% |  |  |
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|  | 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 | | |  |  |