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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **“金港湾瑞享稳健增利多策略24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** | | | | 金港湾瑞享稳健增利多策略24个月净值型人民币理财产品 | | | | | | | | |  | |
|  | **产品编码** | | | | RX24 | | | | | | | | |  | |
|  | **全国银行业理财信息登记系统编码** | | | | C1115621000009 | | | | | | | | |  | |
|  | **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** | | | | 701,775,825.77 | | | | | | | | |  | |
|  | **报告期末单位净值** | | | | 1.1308 | | | | | | | | |  | |
|  | **报告期末累计单位净值** | | | | 1.1308 | | | | | | | | |  | |
|  | **报告期末净值增长率（年化）** | | | | 2.6925% | | | | | | | | |  | |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **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 | | | | 928，856，311.82 | | | | | 96.37% | | |  | |
|  |  | 其中:银行间/交易所产品 | | | | 797,507,747.84 | | | | | 82.74% | | |  | |
|  |  | 其中：回购 | | | | 0.00 | | | | | 0.00% | | |  | |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  |  | 非银行间/非交易所产品 | | | | 131，348，563.98 | | | | | 13.63% | | |  |  |
|  | 2 | 权益投资 | | | | 8,067,288.39 | | | | | 0.84% | | |  |  |
|  |  | 其中：基金 | | | | 8,067,288.39 | | | | | 0.84% | | |  |  |
|  | 3 | 银行存款合计 | | | | 26，940，539.50 | | | | | 2.79% | | |  |  |
|  | 4 | 其他资产 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  | 5 | 合计 | | | | 963,864,139.71 | | | | | 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 | | | | | 10,314,905.33 | | | | | 1.07% | | |  |
|  | 2 | 央行票据 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 3 | 金融债券 | | | | | 431,453,872.02 | | | | | 44.76% | | |  |
|  |  | 其中：政策性金融债 | | | | | 315,848,128.80 | | | | | 32.77% | | |  |
|  | 4 | 企业债券 | | | | | 355,738,970.49 | | | | | 36.91% | | |  |
|  | 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 | | | | | 797,507,747.84 | | | | | 82.74% | | |  |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  | 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 | 240203 | 24国开03 | | | | | 150,000,000.00 | | 154,403,222.95 | | | 19.46% |  |  |
|  | 2 | TL1H | 华润信托桃李1号单一资金信托 | | | | | 90,670,225.39 | | 105,827,809.06 | | | 13.34% |  |  |
|  | 3 | 240208 | 24国开08 | | | | | 100,000,000.00 | | 99,959,926.03 | | | 12.60% |  |  |
|  | 4 | 102482696 | 24德清建设MTN002 | | | | | 50,000,000.00 | | 49,816,702.74 | | | 6.28% |  |  |
|  | 5 | 200203 | 20国开03 | | | | | 40,000,000.00 | | 41,116,144.48 | | | 5.18% |  |  |
|  | 6 | 2221004 | 22余杭农商永续债01 | | | | | 30,000,000.00 | | 32,304,433.77 | | | 4.07% |  |  |
|  | 7 | 2128047 | 21招商银行永续债 | | | | | 30,000,000.00 | | 31,744,787.26 | | | 4.00% |  |  |
|  | 8 | 2128017 | 21中信银行永续债 | | | | | 30,000,000.00 | | 31,408,704.66 | | | 3.96% |  |  |
|  |  |  |  |  | | | |  |  |  | | |  |  |  |
|  | 9 | 194330 | 22海安01 | | | | | 30,000,000.00 | | 30,670,093.15 | | | 3.86% |  |  |
|  | 10 | 102281348 | 22星城发展MTN001 | | | | | 30,000,000.00 | | 30,435,643.15 | | | 3.84% |  |  |
|  |  |  |  |  | | | |  |  |  | | |  |  |  |
|  | 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（%）** | | | | |  |  |
|  | 68，056，683.98 | | | 793,599,705.41 | | | | | 8.58% | | | | |  |  |
|  |  |  |  |  | | | |  |  |  | | |  |  |  |
|  | 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 | | | | | | | | | | | | |  |  |