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|  |  |  | | |  |  | | | | |  | | |  | |
|  | **“金港湾瑞享6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。 | | | | | | | | | | | | |  | |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **2 产品概况** | | | | | | | | | | | | |  | |
|  | **产品名称** | | | | 金港湾瑞享6号净值型人民币理财产品 | | | | | | | | |  | |
|  | **产品编码** | | | | RX06 | | | | | | | | |  | |
|  | **全国银行业理财信息登记系统编码** | | | | C1115619000070 | | | | | | | | |  | |
|  | **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** | | | | 1,475,443,323.01 | | | | | | | | |  | |
|  | **报告期末单位净值** | | | | 1.2439 | | | | | | | | |  | |
|  | **报告期末累计单位净值** | | | | 1.2439 | | | | | | | | |  | |
|  | **报告期末净值增长率（年化）** | | | | 3.1066% | | | | | | | | |  | |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **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 | | | | 2，157，883，360.09 | | | | | 97.18% | | |  | |
|  |  | 其中:银行间/交易所产品 | | | | 1,945,784,124.57 | | | | | 87.63% | | |  | |
|  |  | 其中：回购 | | | | 0.00 | | | | | 0.00% | | |  | |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  |  | 非银行间/非交易所产品 | | | | 212，099，235.52 | | | | | 9.55% | | |  |  |
|  | 2 | 权益投资 | | | | 10,532,379.81 | | | | | 0.47% | | |  |  |
|  |  | 其中：基金 | | | | 10,532,379.81 | | | | | 0.47% | | |  |  |
|  | 3 | 银行存款合计 | | | | 52，145，501.49 | | | | | 2.35% | | |  |  |
|  | 4 | 其他资产 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  | 5 | 合计 | | | | 2,220,561,241.39 | | | | | 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 | | | | | 338,709,431.92 | | | | | 15.25% | | |  |
|  |  | 其中：政策性金融债 | | | | | 161,146,047.03 | | | | | 7.26% | | |  |
|  | 4 | 企业债券 | | | | | 1,607,074,692.65 | | | | | 72.37% | | |  |
|  | 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 | | | | | 1,945,784,124.57 | | | | | 87.62% | | |  |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  | 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 | | | | | 138,281,996.58 | | 161,398,967.16 | | | 8.79% |  |  |
|  | 2 | 2128044 | 21工商银行永续债02 | | | | | 50,000,000.00 | | 52,913,100.00 | | | 2.88% |  |  |
|  | 3 | 253251 | 23长交F5 | | | | | 50,000,000.00 | | 52,463,787.67 | | | 2.86% |  |  |
|  | 4 | 2228023 | 22中国银行永续债01 | | | | | 50,000,000.00 | | 52,430,250.00 | | | 2.86% |  |  |
|  | 5 | 102103201 | 21湖州城投MTN003(乡村振兴) | | | | | 50,000,000.00 | | 51,435,471.58 | | | 2.80% |  |  |
|  | 6 | 032100299 | 21富阳交通PPN002 | | | | | 50,000,000.00 | | 50,973,902.47 | | | 2.78% |  |  |
|  | 7 | 005171 | 富国景利纯债债券 | | | | | 46,556,720.26 | | 50,700,268.36 | | | 2.76% |  |  |
|  | 8 | 032300442 | 23江宁交通PPN004 | | | | | 50,000,000.00 | | 50,343,109.59 | | | 2.74% |  |  |
|  |  |  |  |  | | | |  |  |  | | |  |  |  |
|  | 9 | 032380699 | 23嘉善国投PPN003 | | | | | 50,000,000.00 | | 50,315,534.25 | | | 2.74% |  |  |
|  | 10 | 032480290 | 24湖州高新PPN002 | | | | | 50,000,000.00 | | 50,307,809.59 | | | 2.74% |  |  |
|  |  |  |  |  | | | |  |  |  | | |  |  |  |
|  | 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（%）** | | | | |  |  |
|  | 163，124,125.78 | | | 1,835,268,653.07 | | | | | 8.89% | | | | |  |  |
|  |  |  |  |  | | | |  |  |  | | |  |  |  |
|  | 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 | | | | | | | | | | | | |  |  |