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|  | **“金港湾瑞享3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：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。 | | | | |  |
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|  | **2 产品概况** | | | | |  |
|  | **产品名称** | | 金港湾瑞享3号净值型人民币理财产品 | | |  |
|  | **产品编码** | | RX03 | | |  |
|  | **全国银行业理财信息登记系统编码** | | C1115621000005 | | |  |
|  | **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** | | 126,806,331.72 | | |  |
|  | **报告期末单位净值** | | 1.1756 | | |  |
|  | **报告期末累计单位净值** | | 1.1756 | | |  |
|  | **报告期末净值增长率（年化）** | | 4.5556% | | |  |
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|  | **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 | | 130,725,547.56 | 87.68% |  |
|  |  | 其中:银行间/交易所产品 | | 50,627,903.28 | 33.96% |  |
|  |  | 其中：回购 | | 0.00 | 0.00% |  |

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|  |  | 非银行间/非交易所产品 | | 80,097,644.28 | | | | 53.72% | | |  |  |
|  | 2 | 银行存款合计 | | 18,364,531.05 | | | | 12.32% | | |  |  |
|  | 3 | 其他资产 | | 0.00 | | | | 0.00% | | |  |  |
|  | 4 | 合计 | | 149,090,078.61 | | | | 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 | | | 20,139,431.74 | | | | 13.51% | | |  |
|  |  | 其中：政策性金融债 | | | 10,011,273.70 | | | | 6.71% | | |  |
|  | 4 | 企业债券 | | | 20,455,104.35 | | | | 13.72% | | |  |
|  | 5 | 企业短期融资券 | | | 10,033,367.19 | | | | 6.73% | | |  |
|  | 6 | 可转债 | | | 0.00 | | | | 0.00% | | |  |
|  | 7 | 其他 | | | 0.00 | | | | 0.00% | | |  |
|  | 8 | 合计 | | | 50,627,903.28 | | | | 33.96% | | |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 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 | | | 68,625,359.67 | 80,097,644.28 | | | 53.73% |  |  |
|  | 2 | 177475 | 20长兴债 | | | 10,000,000.00 | 10,424,109.04 | | | 6.99% |  |  |
|  | 3 | 182307 | 22银河F3 | | | 10,000,000.00 | 10,128,158.04 | | | 6.79% |  |  |
|  | 4 | 032480734 | 24溧水经开PPN004 | | | 10,000,000.00 | 10,033,367.19 | | | 6.73% |  |  |
|  | 5 | 197224 | 21镜湖03 | | | 10,000,000.00 | 10,030,995.31 | | | 6.73% |  |  |
|  | 6 | 240421 | 24农发21 | | | 10,000,000.00 | 10,011,273.70 | | | 6.72% |  |  |
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|  | 3.4 报告期末资产组合流动性风险分析 | | | | | | | | | |  |  |

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|  | **流动性资产市值（元）** | **产品资产净值（元）** | **流动性资产占比（%）** |  |  |
|  | 28,375,804.75 | 149,070,099.12 | 19.04% |  |  |
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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 | | |  |  |