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|  | **“金港湾瑞享12号B款”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12号B款净值型人民币理财产品 | | |  |
|  | **产品编码** | | RX12B | | |  |
|  | **全国银行业理财信息登记系统编码** | | C1115620000014 | | |  |
|  | **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** | | 2,061,356,667.97 | | |  |
|  | **报告期末单位净值** | | 1.1567 | | |  |
|  | **报告期末累计单位净值** | | 1.1567 | | |  |
|  | **报告期末净值增长率（年化）** | | 2.9933% | | |  |
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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 | | 2,814,973,127.98 | 98.28% |  |
|  |  | 其中:银行间/交易所产品 | | 2,554,193,671.11 | 89.18% |  |
|  |  | 其中：回购 | | 0.00 | 0.00% |  |

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|  |  | 非银行间/非交易所产品 | | 260,779,456.87 | | | | 9.10% | | |  |  |
|  | 2 | 权益投资 | | 46,663,546.27 | | | | 1.63% | | |  |  |
|  |  | 其中：基金 | | 46,663,546.27 | | | | 1.63% | | |  |  |
|  | 3 | 银行存款合计 | | 2,570,155.51 | | | | 0.09% | | |  |  |
|  | 4 | 其他资产 | | 0.00 | | | | 0.00% | | |  |  |
|  | 5 | 合计 | | 2,864,206,829.76 | | | | 100.00% | | |  |  |
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|  | 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 | | | 102,334,751.94 | | | | 3.57% | | |  |
|  | 2 | 央行票据 | | | 0.00 | | | | 0.00% | | |  |
|  | 3 | 金融债券 | | | 793,250,507.62 | | | | 27.70% | | |  |
|  |  | 其中：政策性金融债 | | | 448,168,300.01 | | | | 15.65% | | |  |
|  | 4 | 企业债券 | | | 1,658,608,411.55 | | | | 57.91% | | |  |
|  | 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 | | | 2,554,193,671.11 | | | | 89.18% | | |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 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 | | | 200,188,758.85 | 233,654,848.17 | | | 9.80% |  |  |
|  | 2 | 240421 | 24农发21 | | | 100,000,000.00 | 100,112,736.99 | | | 4.20% |  |  |
|  | 3 | 112417139 | 24光大银行CD139 | | | 100,000,000.00 | 98,481,181.10 | | | 4.13% |  |  |
|  | 4 | 240208 | 24国开08 | | | 80,000,000.00 | 79,967,940.82 | | | 3.35% |  |  |
|  | 5 | 2205108 | 22湖南债02 | | | 70,000,000.00 | 71,403,772.35 | | | 2.99% |  |  |
|  | 6 | 240203 | 24国开03 | | | 60,000,000.00 | 61,761,289.18 | | | 2.59% |  |  |
|  | 7 | 032191446 | 21绍兴柯桥PPN002 | | | 50,000,000.00 | 51,640,438.93 | | | 2.17% |  |  |
|  | 8 | 196298 | 22盐南01 | | | 50,000,000.00 | 51,575,342.47 | | | 2.16% |  |  |

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|  | 9 | 2028003 | 20平安银行永续债01 | | 50,000,000.00 | | 51,481,926.03 | 2.16% |  |  |
|  | 10 | 2028024 | 20中信银行二级 | | 50,000,000.00 | | 50,957,165.75 | 2.14% |  |  |
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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（%）** | | |  |  |
|  | 183,895,962.90 | | | 2,384,403,497.98 | | 7.71% | | |  |  |
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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。 | | | | | | | |  |  |
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|  | 江苏张家港农村商业银行股份有限公司 | | | | | | | | |  |
|  | 2024年09月30日 | | | | | | | |  |  |