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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12月31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01月01日起至12月31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** | | 935,612,877.61 | | |  |
|  | **报告期末单位净值** | | 1.2769 | | |  |
|  | **报告期末累计单位净值** | | 1.2769 | | |  |
|  | **报告期末净值增长率（年化）** | | 4.0025% | | |  |
|  |  |  |  |  |  |  |
|  | **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 | | 1,433,960,680.45 | 99.74% |  |
|  |  | 其中:银行间/交易所产品 | | 1,331,846,466.08 | 92.64% |  |
|  |  | 其中：回购 | | 0.00 | 0.00% |  |

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|  |  | 非银行间/非交易所产品 | | 102,114,214.37 | | | | 7.10% | | |  |  |
|  | 2 | 银行存款合计 | | 3,722,134.38 | | | | 0.26% | | |  |  |
|  | 3 | 其他资产 | | 0.00 | | | | 0.00% | | |  |  |
|  | 4 | 合计 | | 1,437,682,814.83 | | | | 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 | | | 51,217,438.52 | | | | 3.56% | | |  |
|  | 2 | 央行票据 | | | 0.00 | | | | 0.00% | | |  |
|  | 3 | 金融债券 | | | 337,458,445.62 | | | | 23.47% | | |  |
|  |  | 其中：政策性金融债 | | | 102,099,935.62 | | | | 7.10% | | |  |
|  | 4 | 企业债券 | | | 943,170,581.94 | | | | 65.60% | | |  |
|  | 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 | | | 1,331,846,466.08 | | | | 92.63% | | |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 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 | 102,114,214.37 | | | 8.55% |  |  |
|  | 2 | 112414198 | 24江苏银行CD198 | | | 100,000,000.00 | 98,893,886.30 | | | 8.28% |  |  |
|  | 3 | 200405 | 20农发05 | | | 70,000,000.00 | 71,340,747.40 | | | 5.97% |  |  |
|  | 4 | 032280530 | 22凤城河PPN001 | | | 50,000,000.00 | 51,296,141.10 | | | 4.29% |  |  |
|  | 5 | 2205108 | 22湖南债02 | | | 50,000,000.00 | 51,217,438.52 | | | 4.29% |  |  |
|  | 6 | 032000943 | 20温岭国资PPN003 | | | 50,000,000.00 | 50,274,384.59 | | | 4.21% |  |  |
|  | 7 | 133021 | 21杭高新 | | | 40,000,000.00 | 40,625,071.78 | | | 3.40% |  |  |
|  | 8 | 2128002 | 21工商银行二级01 | | | 30,000,000.00 | 31,956,180.82 | | | 2.67% |  |  |
|  | 9 | 2128019 | 21中国银行永续债01 | | | 30,000,000.00 | 31,720,927.40 | | | 2.66% |  |  |
|  | 10 | 2128021 | 21工商银行永续债01 | | | 30,000,000.00 | 31,667,243.42 | | | 2.65% |  |  |

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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（%）** |  |  |
|  | 75,062,881.78 | 1,194,648,672.12 | 6.28% |  |  |
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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12月31日 | | |  |  |