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|  |  |  | | |  |  | | | | |  | | |  | |
|  | **“金港湾瑞享12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：招商银行股份有限公司 | | | | | | | | | | | | |  | |
|  | 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。 | | | | | | | | | | | | |  | |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **2 产品概况** | | | | | | | | | | | | |  | |
|  | **产品名称** | | | | 金港湾瑞享12号净值型人民币理财产品 | | | | | | | | |  | |
|  | **产品编码** | | | | RX12 | | | | | | | | |  | |
|  | **全国银行业理财信息登记系统编码** | | | | C1115619000058 | | | | | | | | |  | |
|  | **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** | | | | 2,213,452,924.53 | | | | | | | | |  | |
|  | **报告期末单位净值** | | | | 1.2582 | | | | | | | | |  | |
|  | **报告期末累计单位净值** | | | | 1.2582 | | | | | | | | |  | |
|  | **报告期末净值增长率（年化）** | | | | 3.8713% | | | | | | | | |  | |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **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 | | | | 3,010,340,600.50 | | | | | 99.16% | | |  | |
|  |  | 其中:银行间/交易所产品 | | | | 2,844,496,288.65 | | | | | 93.70% | | |  | |
|  |  | 其中：回购 | | | | 0.00 | | | | | 0.00% | | |  | |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  |  | 非银行间/非交易所产品 | | | | 165,844,311.85 | | | | | 5.46% | | |  |  |
|  | 2 | 权益投资 | | | | 25,170,670.97 | | | | | 0.83% | | |  |  |
|  |  | 其中：基金 | | | | 25,170,670.97 | | | | | 0.83% | | |  |  |
|  | 3 | 银行存款合计 | | | | 443,864.60 | | | | | 0.01% | | |  |  |
|  | 4 | 其他资产 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  | 5 | 合计 | | | | 3,035,955,136.07 | | | | | 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 | | | | | 44,873,645.22 | | | | | 1.48% | | |  |
|  | 2 | 央行票据 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 3 | 金融债券 | | | | | 767,094,840.16 | | | | | 25.27% | | |  |
|  |  | 其中：政策性金融债 | | | | | 152,389,097.13 | | | | | 5.02% | | |  |
|  | 4 | 企业债券 | | | | | 2,032,527,803.27 | | | | | 66.95% | | |  |
|  | 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 | | | | | 2,844,496,288.65 | | | | | 93.70% | | |  |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  | 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 | | | | | 93,976,204.72 | | 111,868,922.63 | | | 4.02% |  |  |
|  | 2 | 2028051 | 20浦发银行永续债 | | | | | 100,000,000.00 | | 103,167,434.25 | | | 3.70% |  |  |
|  | 3 | 032380771 | 23东阳国资PPN002 | | | | | 70,000,000.00 | | 70,642,157.12 | | | 2.54% |  |  |
|  | 4 | 250811 | 23长建04 | | | | | 60,000,000.00 | | 62,462,219.18 | | | 2.24% |  |  |
|  | 5 | 032300440 | 23安吉两山PPN001 | | | | | 60,000,000.00 | | 61,456,993.01 | | | 2.21% |  |  |
|  | 6 | 2120089 | 21北京银行永续债01 | | | | | 50,000,000.00 | | 52,682,908.90 | | | 1.89% |  |  |
|  | 7 | 2128038 | 21农业银行永续债01 | | | | | 50,000,000.00 | | 52,079,981.51 | | | 1.87% |  |  |
|  | 8 | 2128042 | 21兴业银行二级02 | | | | | 50,000,000.00 | | 51,926,729.45 | | | 1.86% |  |  |
|  |  |  |  |  | | | |  |  |  | | |  |  |  |
|  | 9 | 102382604 | 23宣城国资MTN002 | | | | | 50,000,000.00 | | 51,727,874.66 | | | 1.86% |  |  |
|  | 10 | 102380618 | 23昆山高新MTN001 | | | | | 50,000,000.00 | | 51,708,444.52 | | | 1.86% |  |  |
|  |  |  |  |  | | | |  |  |  | | |  |  |  |
|  | 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（%）** | | | | |  |  |
|  | 152,832,961.73 | | | 2,784,975,284.52 | | | | | 5.49% | | | | |  |  |
|  |  |  |  |  | | | |  |  |  | | |  |  |  |
|  | 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 | | | | | | | | | | | | |  |  |