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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **“金港湾瑞享多元智选全天候36个月”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** | | | | 金港湾瑞享多元智选全天候36个月净值型人民币理财产品 | | | | | | | | |  | |
|  | **产品编码** | | | | RX36 | | | | | | | | |  | |
|  | **全国银行业理财信息登记系统编码** | | | | C1115621000014 | | | | | | | | |  | |
|  | **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** | | | | 729,462,303.93 | | | | | | | | |  | |
|  | **报告期末单位净值** | | | | 1.1350 | | | | | | | | |  | |
|  | **报告期末累计单位净值** | | | | 1.1350 | | | | | | | | |  | |
|  | **报告期末净值增长率（年化）** | | | | 4.7231% | | | | | | | | |  | |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **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 | | | | 994,354,775.04 | | | | | 99.47% | | |  | |
|  |  | 其中:银行间/交易所产品 | | | | 848,359,160.46 | | | | | 84.87% | | |  | |
|  |  | 其中：回购 | | | | 0.00 | | | | | 0.00% | | |  | |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  |  | 非银行间/非交易所产品 | | | | 145,995,614.58 | | | | | 14.60% | | |  |  |
|  | 2 | 权益投资 | | | | 5,012,091.66 | | | | | 0.50% | | |  |  |
|  |  | 其中：基金 | | | | 5,012,091.66 | | | | | 0.50% | | |  |  |
|  | 3 | 银行存款合计 | | | | 285,876.13 | | | | | 0.03% | | |  |  |
|  | 4 | 其他资产 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  | 5 | 合计 | | | | 999,652,742.83 | | | | | 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 | | | | | 10,663,618.15 | | | | | 1.07% | | |  |
|  | 2 | 央行票据 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 3 | 金融债券 | | | | | 251,262,885.70 | | | | | 25.14% | | |  |
|  |  | 其中：政策性金融债 | | | | | 124,326,177.24 | | | | | 12.44% | | |  |
|  | 4 | 企业债券 | | | | | 586,432,656.61 | | | | | 58.66% | | |  |
|  | 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 | | | | | 848,359,160.46 | | | | | 84.87% | | |  |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  | 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 | | | | | 115,901,075.10 | | 137,968,206.33 | | | 16.66% |  |  |
|  | 2 | 2128030 | 21交通银行二级 | | | | | 50,000,000.00 | | 52,136,400.00 | | | 6.30% |  |  |
|  | 3 | 194150 | 22宜经02 | | | | | 30,000,000.00 | | 31,048,405.48 | | | 3.75% |  |  |
|  | 4 | 137788 | 22星发02 | | | | | 30,000,000.00 | | 30,457,506.58 | | | 3.68% |  |  |
|  | 5 | 240216 | 24国开16 | | | | | 30,000,000.00 | | 30,132,846.52 | | | 3.64% |  |  |
|  | 6 | 240205 | 24国开05 | | | | | 20,000,000.00 | | 21,960,019.89 | | | 2.65% |  |  |
|  | 7 | 2221004 | 22余杭农商永续债01 | | | | | 20,000,000.00 | | 21,788,880.66 | | | 2.63% |  |  |
|  | 8 | 2121021 | 21江南农商永续债 | | | | | 20,000,000.00 | | 21,371,092.05 | | | 2.58% |  |  |
|  |  |  |  |  | | | |  |  |  | | |  |  |  |
|  | 9 | 240210 | 24国开10 | | | | | 20,000,000.00 | | 21,334,401.10 | | | 2.58% |  |  |
|  | 10 | 242380013 | 23建行永续债01 | | | | | 20,000,000.00 | | 21,286,677.53 | | | 2.57% |  |  |
|  |  |  |  |  | | | |  |  |  | | |  |  |  |
|  | 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（%）** | | | | |  |  |
|  | 51,184,785.86 | | | 827,922,529.71 | | | | | 6.18% | | | | |  |  |
|  |  |  |  |  | | | |  |  |  | | |  |  |  |
|  | 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 | | | | | | | | | | | | |  |  |