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|  |  |  | | |  |  | | | | |  | | |  | |
|  | **“金港湾瑞享稳健增利多策略24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** | | | | 金港湾瑞享稳健增利多策略24个月净值型人民币理财产品 | | | | | | | | |  | |
|  | **产品编码** | | | | RX24 | | | | | | | | |  | |
|  | **全国银行业理财信息登记系统编码** | | | | C1115621000009 | | | | | | | | |  | |
|  | **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** | | | | 773,650,217.13 | | | | | | | | |  | |
|  | **报告期末单位净值** | | | | 1.1573 | | | | | | | | |  | |
|  | **报告期末累计单位净值** | | | | 1.1573 | | | | | | | | |  | |
|  | **报告期末净值增长率（年化）** | | | | 5.8412% | | | | | | | | |  | |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **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 | | | | 1,100,476,364.81 | | | | | 99.09% | | |  | |
|  |  | 其中:银行间/交易所产品 | | | | 966,269,105.98 | | | | | 87.00% | | |  | |
|  |  | 其中：回购 | | | | 0.00 | | | | | 0.00% | | |  | |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  |  | 非银行间/非交易所产品 | | | | 134,207,258.83 | | | | | 12.09% | | |  |  |
|  | 2 | 权益投资 | | | | 9,144,318.29 | | | | | 0.82% | | |  |  |
|  |  | 其中：基金 | | | | 9,144,318.29 | | | | | 0.82% | | |  |  |
|  | 3 | 银行存款合计 | | | | 993,616.27 | | | | | 0.09% | | |  |  |
|  | 4 | 其他资产 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  | 5 | 合计 | | | | 1,110,614,299.37 | | | | | 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 | | | | | 106,195,361.10 | | | | | 9.56% | | |  |
|  | 2 | 央行票据 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 3 | 金融债券 | | | | | 336,112,298.36 | | | | | 30.26% | | |  |
|  |  | 其中：政策性金融债 | | | | | 167,839,725.87 | | | | | 15.11% | | |  |
|  | 4 | 企业债券 | | | | | 482,995,052.00 | | | | | 43.49% | | |  |
|  | 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 | | | | | 925,302,711.46 | | | | | 83.31% | | |  |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  | 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 | | | | | 90,586,682.08 | | 107,834,047.55 | | | 12.04% |  |  |
|  | 2 | 240006 | 24附息国债06 | | | | | 90,000,000.00 | | 95,347,020.82 | | | 10.65% |  |  |
|  | 3 | 240215 | 24国开15 | | | | | 50,000,000.00 | | 52,825,467.81 | | | 5.90% |  |  |
|  | 4 | 240203 | 24国开03 | | | | | 50,000,000.00 | | 52,663,062.02 | | | 5.88% |  |  |
|  | 5 | 242400008 | 24江苏银行永续债01 | | | | | 50,000,000.00 | | 51,851,377.40 | | | 5.79% |  |  |
|  | 6 | 032400762 | 24溧水经开PPN003 | | | | | 50,000,000.00 | | 50,929,285.62 | | | 5.69% |  |  |
|  | 7 | 102482696 | 24德清建设MTN002 | | | | | 50,000,000.00 | | 50,817,492.47 | | | 5.68% |  |  |
|  | 8 | 200203 | 20国开03 | | | | | 40,000,000.00 | | 41,288,829.51 | | | 4.61% |  |  |
|  |  |  |  |  | | | |  |  |  | | |  |  |  |
|  | 9 | 2221004 | 22余杭农商永续债01 | | | | | 30,000,000.00 | | 32,683,320.98 | | | 3.65% |  |  |
|  | 10 | 2128017 | 21中信银行永续债 | | | | | 30,000,000.00 | | 31,816,743.70 | | | 3.55% |  |  |
|  |  |  |  |  | | | |  |  |  | | |  |  |  |
|  | 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（%）** | | | | |  |  |
|  | 52,364,802.36 | | | 895,346,496.03 | | | | | 5.85% | | | | |  |  |
|  |  |  |  |  | | | |  |  |  | | |  |  |  |
|  | 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 | | | | | | | | | | | | |  |  |