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|  | **“金港湾瑞享9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：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。 | | | | |  |
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|  | **2 产品概况** | | | | |  |
|  | **产品名称** | | 金港湾瑞享9号净值型人民币理财产品 | | |  |
|  | **产品编码** | | RX09 | | |  |
|  | **全国银行业理财信息登记系统编码** | | C1115620000013 | | |  |
|  | **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** | | 1,448,721,828.32 | | |  |
|  | **报告期末单位净值** | | 1.1841 | | |  |
|  | **报告期末累计单位净值** | | 1.1841 | | |  |
|  | **报告期末净值增长率（年化）** | | 4.1907% | | |  |
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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 | | 1,997,328,470.22 | 98.57% |  |
|  |  | 其中:银行间/交易所产品 | | 1,975,783,524.39 | 97.51% |  |
|  |  | 其中：回购 | | 62,004,192.21 | 3.06% |  |

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|  |  | 非银行间/非交易所产品 | | 21,544,945.83 | | | | 1.06% | | |  |  |
|  | 2 | 权益投资 | | 15,506,569.33 | | | | 0.77% | | |  |  |
|  |  | 其中：基金 | | 15,506,569.33 | | | | 0.77% | | |  |  |
|  | 3 | 银行存款合计 | | 13,454,714.33 | | | | 0.66% | | |  |  |
|  | 4 | 其他资产 | | 0.00 | | | | 0.00% | | |  |  |
|  | 5 | 合计 | | 2,026,289,753.88 | | | | 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 | | | 74,030,132.47 | | | | 3.65% | | |  |
|  | 2 | 央行票据 | | | 0.00 | | | | 0.00% | | |  |
|  | 3 | 金融债券 | | | 530,022,611.57 | | | | 26.16% | | |  |
|  |  | 其中：政策性金融债 | | | 289,837,034.12 | | | | 14.30% | | |  |
|  | 4 | 企业债券 | | | 1,268,874,833.62 | | | | 62.62% | | |  |
|  | 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 | | | 1,872,927,577.66 | | | | 92.43% | | |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 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 | 240203 | 24国开03 | | | 110,000,000.00 | 115,858,736.45 | | | 6.75% |  |  |
|  | 2 | 220202 | 22国开02 | | | 100,000,000.00 | 102,383,908.22 | | | 5.97% |  |  |
|  | 3 | 240006 | 24附息国债06 | | | 60,000,000.00 | 63,564,680.55 | | | 3.71% |  |  |
|  | 4 |  | 回购 | | | 68,000,000.00 | 62,004,192.21 | | | 3.61% |  |  |
|  | 5 | 032280767 | 22金开国控PPN001 | | | 60,000,000.00 | 60,299,704.25 | | | 3.52% |  |  |
|  | 6 | 102380300 | 23南浦口MTN003 | | | 50,000,000.00 | 52,743,220.49 | | | 3.07% |  |  |
|  | 7 | 232480020 | 24兴业银行二级资本债01 | | | 50,000,000.00 | 52,052,923.29 | | | 3.03% |  |  |
|  | 8 | 2020016 | 20江苏银行永续债 | | | 50,000,000.00 | 51,679,756.85 | | | 3.01% |  |  |

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|  | 9 | 2028042 | 20兴业银行永续债 | | 50,000,000.00 | | 51,670,247.26 | 3.01% |  |  |
|  | 10 | 102280728 | 22嘉兴高新MTN001 | | 50,000,000.00 | | 51,512,095.21 | 3.00% |  |  |
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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（%）** | | |  |  |
|  | 176,867,918.44 | | | 1,715,426,412.36 | | 10.31% | | |  |  |
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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12月31日 | | | | | | | |  |  |