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|  | **“金港湾瑞享6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6号净值型人民币理财产品 | | |  |
|  | **产品编码** | | RX06 | | |  |
|  | **全国银行业理财信息登记系统编码** | | C1115619000070 | | |  |
|  | **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** | | 1,213,221,692.60 | | |  |
|  | **报告期末单位净值** | | 1.2594 | | |  |
|  | **报告期末累计单位净值** | | 1.2594 | | |  |
|  | **报告期末净值增长率（年化）** | | 4.1040% | | |  |
|  |  |  |  |  |  |  |
|  | **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 | | 1,927,566,815.70 | 99.32% |  |
|  |  | 其中:银行间/交易所产品 | | 1,785,312,705.93 | 91.99% |  |
|  |  | 其中：回购 | | 0.00 | 0.00% |  |

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|  |  | 非银行间/非交易所产品 | | 142,254,109.77 | | | | 7.33% | | |  |  |
|  | 2 | 权益投资 | | 12,337,967.46 | | | | 0.64% | | |  |  |
|  |  | 其中：基金 | | 12,337,967.46 | | | | 0.64% | | |  |  |
|  | 3 | 银行存款合计 | | 921,871.79 | | | | 0.04% | | |  |  |
|  | 4 | 其他资产 | | 0.00 | | | | 0.00% | | |  |  |
|  | 5 | 合计 | | 1,940,826,654.95 | | | | 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 | | | 0.00 | | | | 0.00% | | |  |
|  | 2 | 央行票据 | | | 0.00 | | | | 0.00% | | |  |
|  | 3 | 金融债券 | | | 351,826,659.16 | | | | 18.13% | | |  |
|  |  | 其中：政策性金融债 | | | 131,702,717.40 | | | | 6.79% | | |  |
|  | 4 | 企业债券 | | | 1,433,486,046.77 | | | | 73.86% | | |  |
|  | 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 | | | 1,785,312,705.93 | | | | 91.99% | | |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 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 | | | 119,501,475.73 | 142,254,109.77 | | | 9.31% |  |  |
|  | 2 | 102100026 | 21上虞交通MTN001 | | | 60,000,000.00 | 62,834,125.90 | | | 4.11% |  |  |
|  | 3 | 2228023 | 22中国银行永续债01 | | | 50,000,000.00 | 53,399,000.00 | | | 3.49% |  |  |
|  | 4 | 253827 | 24常滨01 | | | 50,000,000.00 | 52,067,709.59 | | | 3.41% |  |  |
|  | 5 | 2128044 | 21工商银行永续债02 | | | 50,000,000.00 | 51,945,550.00 | | | 3.40% |  |  |
|  | 6 | 253802 | 24信投F1 | | | 50,000,000.00 | 51,889,095.89 | | | 3.40% |  |  |
|  | 7 | 032100299 | 21富阳交通PPN002 | | | 50,000,000.00 | 51,345,683.29 | | | 3.36% |  |  |
|  | 8 | 253251 | 23长交F5 | | | 50,000,000.00 | 51,192,280.82 | | | 3.35% |  |  |

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|  | 9 | 032300442 | 23江宁交通PPN004 | | 50,000,000.00 | | 50,800,589.04 | 3.32% |  |  |
|  | 10 | 032380699 | 23嘉善国投PPN003 | | 50,000,000.00 | | 50,755,369.86 | 3.32% |  |  |
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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（%）** | | |  |  |
|  | 132,624,589.19 | | | 1,527,939,792.33 | | 8.68% | | |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  | 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 | | | | | | | |  |  |