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|  | **“金港湾瑞享12号B款”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12号B款净值型人民币理财产品 | | |  |
|  | **产品编码** | | RX12B | | |  |
|  | **全国银行业理财信息登记系统编码** | | C1115620000014 | | |  |
|  | **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** | | 2,281,368,784.03 | | |  |
|  | **报告期末单位净值** | | 1.1724 | | |  |
|  | **报告期末累计单位净值** | | 1.1724 | | |  |
|  | **报告期末净值增长率（年化）** | | 4.3604% | | |  |
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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 | | 2,847,666,160.11 | 96.81% |  |
|  |  | 其中:银行间/交易所产品 | | 2,616,876,552.88 | 88.97% |  |
|  |  | 其中：回购 | | 0.00 | 0.00% |  |

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|  |  | 非银行间/非交易所产品 | | 230,789,607.23 | | | | 7.85% | | |  |  |
|  | 2 | 权益投资 | | 90,063,131.49 | | | | 3.06% | | |  |  |
|  |  | 其中：基金 | | 90,063,131.49 | | | | 3.06% | | |  |  |
|  | 3 | 银行存款合计 | | 3,651,052.88 | | | | 0.13% | | |  |  |
|  | 4 | 其他资产 | | 0.00 | | | | 0.00% | | |  |  |
|  | 5 | 合计 | | 2,941,380,344.48 | | | | 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 | | | 102,967,341.88 | | | | 3.50% | | |  |
|  | 2 | 央行票据 | | | 0.00 | | | | 0.00% | | |  |
|  | 3 | 金融债券 | | | 785,516,671.61 | | | | 26.71% | | |  |
|  |  | 其中：政策性金融债 | | | 436,231,468.44 | | | | 14.83% | | |  |
|  | 4 | 企业债券 | | | 1,728,392,539.39 | | | | 58.76% | | |  |
|  | 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 | | | 2,616,876,552.88 | | | | 88.97% | | |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 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 | | | 170,814,678.37 | 203,337,154.28 | | | 7.60% |  |  |
|  | 2 | 240208 | 24国开08 | | | 100,000,000.00 | 102,530,627.40 | | | 3.83% |  |  |
|  | 3 | 112417139 | 24光大银行CD139 | | | 100,000,000.00 | 99,126,070.68 | | | 3.71% |  |  |
|  | 4 | 2205108 | 22湖南债02 | | | 70,000,000.00 | 71,704,413.93 | | | 2.68% |  |  |
|  | 5 | 196298 | 22盐南01 | | | 50,000,000.00 | 52,155,068.50 | | | 1.95% |  |  |
|  | 6 | 2028003 | 20平安银行永续债01 | | | 50,000,000.00 | 51,785,681.51 | | | 1.94% |  |  |
|  | 7 | 2028024 | 20中信银行二级 | | | 50,000,000.00 | 51,417,191.78 | | | 1.92% |  |  |
|  | 8 | 032400850 | 24汤山建设PPN001 | | | 50,000,000.00 | 50,449,753.42 | | | 1.89% |  |  |

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|  | 9 | 240421 | 24农发21 | | 50,000,000.00 | | 50,405,558.22 | 1.88% |  |  |
|  | 10 | 240203 | 24国开03 | | 40,000,000.00 | | 42,130,449.62 | 1.58% |  |  |
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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（%）** | | |  |  |
|  | 196,724,506.24 | | | 2,674,620,821.39 | | 7.36% | | |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  | 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 | | | | | | | |  |  |