|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **“金港湾瑞享1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：2023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2023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1号净值型人民币理财产品 | | | | | | | | |  | |
|  | **产品编码** | | | | RX0103 | | | | | | | | |  | |
|  | **全国银行业理财信息登记系统编码** | | | | C1115619000043 | | | | | | | | |  | |
|  | **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** | | | | 1,287,110,886.61 | | | | | | | | |  | |
|  | **报告期末单位净值** | | | | 1.2276 | | | | | | | | |  | |
|  | **报告期末累计单位净值** | | | | 1.2276 | | | | | | | | |  | |
|  | **报告期末净值增长率（年化）** | | | | 4.4282% | | | | | | | | |  | |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **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 | | | | 1,799,942,786.98 | | | | | 99.82% | | |  | |
|  |  | 其中:银行间/交易所产品 | | | | 1,691,483,680.22 | | | | | 93.81% | | |  | |
|  |  | 其中：回购 | | | | 0.00 | | | | | 0.00% | | |  | |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  |  | 非银行间/非交易所产品 | | | | 108,459,106.76 | | | | | 6.01% | | |  |  |
|  | 2 | 银行存款合计 | | | | 3,175,139.29 | | | | | 0.18% | | |  |  |
|  | 3 | 其他资产 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  | 4 | 合计 | | | | 1,803,117,926.27 | | | | | 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 | | | | | 51,256,365.75 | | | | | 2.84% | | |  |
|  | 2 | 央行票据 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 3 | 金融债券 | | | | | 350,382,372.47 | | | | | 19.43% | | |  |
|  |  | 其中：政策性金融债 | | | | | 203,490,934.50 | | | | | 11.29% | | |  |
|  | 4 | 企业债券 | | | | | 1,289,844,942.00 | | | | | 71.53% | | |  |
|  | 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 | | | | | 1,691,483,680.22 | | | | | 93.80% | | |  |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  | 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 | | | | | 96,357,679.70 | | 108,459,106.76 | | | 6.86% |  |  |
|  | 2 | 210218 | 21国开18 | | | | | 100,000,000.00 | | 100,862,209.84 | | | 6.38% |  |  |
|  | 3 | 112312158 | 23北京银行CD158 | | | | | 100,000,000.00 | | 97,931,324.04 | | | 6.20% |  |  |
|  | 4 | 210202 | 21国开02 | | | | | 50,000,000.00 | | 51,472,874.66 | | | 3.26% |  |  |
|  | 5 | 032280530 | 22凤城河PPN001 | | | | | 50,000,000.00 | | 51,293,302.19 | | | 3.25% |  |  |
|  | 6 | 2205108 | 22湖南债02 | | | | | 50,000,000.00 | | 51,256,365.75 | | | 3.24% |  |  |
|  | 7 | 190208 | 19国开08 | | | | | 50,000,000.00 | | 51,155,850.00 | | | 3.24% |  |  |
|  | 8 | 032100933 | 21宁海城投PPN002 | | | | | 50,000,000.00 | | 50,676,176.64 | | | 3.21% |  |  |
|  | 9 | 032000943 | 20温岭国资PPN003 | | | | | 50,000,000.00 | | 50,273,635.66 | | | 3.18% |  |  |
|  | 10 | 112302066 | 23工商银行CD066 | | | | | 50,000,000.00 | | 48,960,113.93 | | | 3.10% |  |  |
|  |  | | |  | | | | |  | | | | |  |  |
|  | 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（%）** | | | | |  |  |
|  | 206,666,073.79 | | | 1,580,048,682.32 | | | | | 13.08% | | | | |  |  |
|  |  | | |  | | | | |  | | | | |  |  |
|  | 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 | | | | | | | | | | | | | |  |
|  | 2023年12月31日 | | | | | | | | | | | | |  |  |