|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |
|  | **“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：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** | | 1,453,623,089.09 | | |  |
|  | **报告期末单位净值** | | 1.1363 | | |  |
|  | **报告期末累计单位净值** | | 1.1363 | | |  |
|  | **报告期末净值增长率（年化）** | | 4.7531% | | |  |
|  |  |  |  |  |  |  |
|  | **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 | | 2,067,581,254.01 | 99.75% |  |
|  |  | 其中:银行间/交易所产品 | | 1,918,366,152.11 | 92.55% |  |
|  |  | 其中：回购 | | 0.00 | 0.00% |  |

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  | 非银行间/非交易所产品 | | 149,215,101.90 | | | | 7.20% | | |  |  |
|  | 2 | 权益投资 | | 3,645,100.00 | | | | 0.18% | | |  |  |
|  |  | 其中：基金 | | 3,645,100.00 | | | | 0.18% | | |  |  |
|  | 3 | 银行存款合计 | | 1,559,424.46 | | | | 0.07% | | |  |  |
|  | 4 | 其他资产 | | 0.00 | | | | 0.00% | | |  |  |
|  | 5 | 合计 | | 2,072,785,778.47 | | | | 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 | | | 60,900,786.50 | | | | 2.94% | | |  |
|  | 2 | 央行票据 | | | 0.00 | | | | 0.00% | | |  |
|  | 3 | 金融债券 | | | 437,774,378.42 | | | | 21.12% | | |  |
|  |  | 其中：政策性金融债 | | | 151,488,192.63 | | | | 7.31% | | |  |
|  | 4 | 企业债券 | | | 1,419,690,987.19 | | | | 68.49% | | |  |
|  | 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 | | | 1,918,366,152.11 | | | | 92.55% | | |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 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 | | | 122,240,172.30 | 137,592,145.63 | | | 8.33% |  |  |
|  | 2 | 230206 | 23国开06 | | | 100,000,000.00 | 101,296,434.43 | | | 6.13% |  |  |
|  | 3 | 177882 | 21盐控01 | | | 60,000,000.00 | 63,523,988.11 | | | 3.85% |  |  |
|  | 4 | 032280767 | 22金开国控PPN001 | | | 60,000,000.00 | 60,297,697.87 | | | 3.65% |  |  |
|  | 5 | 102380300 | 23南浦口MTN003 | | | 50,000,000.00 | 52,552,636.30 | | | 3.18% |  |  |
|  | 6 | 2028042 | 20兴业银行永续债 | | | 50,000,000.00 | 52,155,147.26 | | | 3.16% |  |  |
|  | 7 | 2020016 | 20江苏银行永续债 | | | 50,000,000.00 | 52,006,856.85 | | | 3.15% |  |  |
|  | 8 | 102280728 | 22嘉兴高新MTN001 | | | 50,000,000.00 | 51,679,104.37 | | | 3.13% |  |  |

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |  |  |  |
|  | 9 | 2271578 | 22辽宁债24 | | 50,000,000.00 | | 50,527,334.70 | 3.06% |  |  |
|  | 10 | 230211 | 23国开11 | | 50,000,000.00 | | 50,191,758.20 | 3.04% |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  | 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（%）** | | |  |  |
|  | 153,047,617.09 | | | 1,651,817,498.42 | | 9.27% | | |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  | 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 | | | | | | | |  |  |