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|  | **“金港湾瑞享多元智选全天候36个月”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。 | | | | |  |
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|  | **2 产品概况** | | | | |  |
|  | **产品名称** | | 金港湾瑞享多元智选全天候36个月净值型人民币理财产品 | | |  |
|  | **产品编码** | | RX36 | | |  |
|  | **全国银行业理财信息登记系统编码** | | C1115621000014 | | |  |
|  | **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** | | 697,484,120.47 | | |  |
|  | **报告期末单位净值** | | 1.0837 | | |  |
|  | **报告期末累计单位净值** | | 1.0837 | | |  |
|  | **报告期末净值增长率（年化）** | | 4.9606% | | |  |
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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 | | 930,610,802.52 | 98.66% |  |
|  |  | 其中:银行间/交易所产品 | | 861,406,480.89 | 91.32% |  |
|  |  | 其中：回购 | | 0.00 | 0.00% |  |

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|  |  | 非银行间/非交易所产品 | | 69,204,321.63 | | | | 7.34% | | |  |  |
|  | 2 | 权益投资 | | 10,314,157.89 | | | | 1.09% | | |  |  |
|  |  | 其中：基金 | | 10,314,157.89 | | | | 1.09% | | |  |  |
|  | 3 | 银行存款合计 | | 2,345,097.45 | | | | 0.25% | | |  |  |
|  | 4 | 其他资产 | | 0.00 | | | | 0.00% | | |  |  |
|  | 5 | 合计 | | 943,270,057.86 | | | | 100.00% | | |  |  |
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|  | 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 | | | 227,370,344.84 | | | | 24.10% | | |  |
|  |  | 其中：政策性金融债 | | | 60,799,244.49 | | | | 6.45% | | |  |
|  | 4 | 企业债券 | | | 634,036,136.05 | | | | 67.22% | | |  |
|  | 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 | | | 861,406,480.89 | | | | 91.32% | | |  |
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|  | 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 | 2028051 | 20浦发银行永续债 | | | 50,000,000.00 | 52,017,173.77 | | | 6.88% |  |  |
|  | 2 | 2128030 | 21交通银行二级 | | | 50,000,000.00 | 51,561,388.52 | | | 6.82% |  |  |
|  | 3 | TL1H | 华润信托桃李1号单一资金信托 | | | 29,182,879.37 | 32,847,916.63 | | | 4.35% |  |  |
|  | 4 | 032280411 | 22动车小镇PPN001 | | | 30,000,000.00 | 31,263,904.92 | | | 4.14% |  |  |
|  | 5 | 194150 | 22宜经02 | | | 30,000,000.00 | 31,048,405.48 | | | 4.11% |  |  |
|  | 6 | 102282371 | 22苏沙钢MTN004 | | | 30,000,000.00 | 30,501,522.13 | | | 4.04% |  |  |
|  | 7 | 137788 | 22星发02 | | | 30,000,000.00 | 30,229,956.58 | | | 4.00% |  |  |
|  | 8 | 2121021 | 21江南农商永续债 | | | 20,000,000.00 | 21,334,050.49 | | | 2.82% |  |  |

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|  | 9 | 2221004 | 22余杭农商永续债01 | | 20,000,000.00 | | 21,158,792.60 | 2.80% |  |  |
|  | 10 | 032280171 | 22青岛世园PPN001 | | 20,000,000.00 | | 21,152,227.12 | 2.80% |  |  |
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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（%）** | | |  |  |
|  | 63,144,341.94 | | | 755,831,205.46 | | 8.35% | | |  |  |
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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 | | | | | | | | |  |
|  | 2023年12月31日 | | | | | | | |  |  |