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|  | **“金港湾瑞享12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：招商银行股份有限公司 | | | | |  |
|  | 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12号净值型人民币理财产品 | | |  |
|  | **产品编码** | | RX12 | | |  |
|  | **全国银行业理财信息登记系统编码** | | C1115619000058 | | |  |
|  | **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** | | 2,482,233,554.43 | | |  |
|  | **报告期末单位净值** | | 1.2112 | | |  |
|  | **报告期末累计单位净值** | | 1.2112 | | |  |
|  | **报告期末净值增长率（年化）** | | 4.6394% | | |  |
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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 | | 3,503,739,954.80 | 98.59% |  |
|  |  | 其中:银行间/交易所产品 | | 3,300,518,026.62 | 92.87% |  |
|  |  | 其中：回购 | | 0.00 | 0.00% |  |

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|  |  | 非银行间/非交易所产品 | | 203,221,928.18 | | | | 5.72% | | |  |  |
|  | 2 | 权益投资 | | 11,277,916.80 | | | | 0.32% | | |  |  |
|  |  | 其中：基金 | | 11,277,916.80 | | | | 0.32% | | |  |  |
|  | 3 | 银行存款合计 | | 38,933,802.87 | | | | 1.09% | | |  |  |
|  | 4 | 其他资产 | | 0.00 | | | | 0.00% | | |  |  |
|  | 5 | 合计 | | 3,553,951,674.47 | | | | 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 | | | 0.00 | | | | 0.00% | | |  |
|  | 2 | 央行票据 | | | 0.00 | | | | 0.00% | | |  |
|  | 3 | 金融债券 | | | 1,316,457,662.47 | | | | 37.04% | | |  |
|  |  | 其中：政策性金融债 | | | 234,717,398.83 | | | | 6.60% | | |  |
|  | 4 | 企业债券 | | | 1,984,060,364.15 | | | | 55.83% | | |  |
|  | 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 | | | 3,300,518,026.62 | | | | 92.87% | | |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 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 | | | 134,084,210.99 | 150,923,660.67 | | | 5.02% |  |  |
|  | 2 | 2028051 | 20浦发银行永续债 | | | 140,000,000.00 | 145,648,086.56 | | | 4.84% |  |  |
|  | 3 | 112308271 | 23中信银行CD271 | | | 100,000,000.00 | 97,956,264.75 | | | 3.26% |  |  |
|  | 4 | 112311150 | 23平安银行CD150 | | | 100,000,000.00 | 97,943,477.32 | | | 3.26% |  |  |
|  | 5 | 112314191 | 23江苏银行CD191 | | | 100,000,000.00 | 97,924,970.49 | | | 3.26% |  |  |
|  | 6 | 112312160 | 23北京银行CD160 | | | 100,000,000.00 | 97,918,477.05 | | | 3.26% |  |  |
|  | 7 | 2228043 | 22中国银行小微债01 | | | 70,000,000.00 | 71,289,710.68 | | | 2.37% |  |  |
|  | 8 | 032380771 | 23东阳国资PPN002 | | | 70,000,000.00 | 70,639,859.95 | | | 2.35% |  |  |

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|  | 9 | 250811 | 23长建04 | | 60,000,000.00 | | 62,462,219.18 | 2.08% |  |  |
|  | 10 | 032300440 | 23安吉两山PPN001 | | 60,000,000.00 | | 61,454,048.03 | 2.04% |  |  |
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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（%）** | | |  |  |
|  | 273,651,201.70 | | | 3,006,448,270.11 | | 9.10% | | |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  | 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 | | | | | | | |  |  |