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|  | **“金港湾瑞享12号私银版”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：2020年03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2020年01月01日起至03月31日止。 | | | | | | | | | | | | | | | | |  | |
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|  | **2 产品概况** | | | | | | | | | | | | | | | | |  | |
|  | **产品名称** | | | | | 金港湾瑞享12号私银版 | | | | | | | | | | | |  | |
|  | **产品编码** | | | | | RXS12 | | | | | | | | | | | |  | |
|  | **全国银行业理财信息登记系统编码** | | | | | C1115619000094 | | | | | | | | | | | |  | |
|  | **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** | | | | | 153,574,640.62 | | | | | | | | | | | |  | |
|  |  | | | | | | | | | | | | | | | | |  |  |
|  | **3 投资组合报告** | | | | | | | | | | | | | | | | |  |  |
|  | 3.1 报告期末产品资产组合情况 | | | | | | | | | | | | | | | | |  |  |
|  | **序号** | **项目** | | | | | **金额（元）** | | | | | | **占资产组合的比例（%）** | | | | |  |  |
|  | 1 | 固定收益投资 | | | | | 151,927,145.21 | | | | | | 97.36% | | | | |  |  |
|  |  | 其中：银行间/交易所产品 | | | | | 0.00 | | | | | | 0.00% | | | | |  |  |
|  |  | 其中：回购 | | | | | 0.00 | | | | | | 0.00% | | | | |  |  |
|  |  | 非银行间/非交易所产品 | | | | | 151,927,145.21 | | | | | | 97.36% | | | | |  |  |
|  | 2 | 银行存款合计 | | | | | 4,119,795.50 | | | | | | 2.64% | | | | |  |  |
|  | 3 | 其他资产 | | | | | 0.00 | | | | | | 0.00% | | | | |  |  |
|  | 4 | 合计 | | | | | 156,046,940.71 | | | | | | 100.00% | | | | |  |  |
|  |  |  | | |  | |  |  | | | | |  |  | | | |  |  |
|  |  |  |  | | | | | |  | | |  | | |  | |  |  | |
|  | 3.2报告期末市值占产品资产净值比例大小排名的前十名资产投资明细 | | | | | | | | | | | | | | | |  |  | |
|  | **序号** | **资产代码** | **资产名称** | | | | | | | **数量** | | **市值(元)** | | | | **占资产净值比例（％）** |  |  | |
|  | 1 | XHT7H | 鑫元基金-鑫合通7号资产管理计划 | | | | | | | 85,200,000.00 | | 101,899,200.00 | | | | 65.32% |  |  | |
|  | 2 | 19088069 | 无锡市新发集团有限公司2019年度第一期理财直接融资工具 | | | | | | | 50,000,000.00 | | 50,027,945.21 | | | | 32.07% |  |  | |
|  |  |  |  |  | | | | | |  |  |  | | | |  |  |  | |
|  | 3.3 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（%）** | | | | | | |  | |
|  | 4,119,795.50 | | | 155,998,226.93 | | | | | | | 2.64% | | | | | | |  | |
|  |  |  |  |  | | | | |  | |  |  | | |  | |  |  | |
|  | 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 | | | | | | | | | | | | | | | | |  | |
|  | 2020年03月31日 | | | | | | | | | | | | | | | | |  | |