|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  | | | |  |  | | | | | | | | | |  | |
|  | **“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：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。 | | | | | | | | | | | | | | |  | |
|  |  | | | |  |  | | | | | | | | | |  | |
|  | **2 产品概况** | | | | | | | | | | | | | | |  | |
|  | **产品名称** | | | | | 金港湾瑞享1号 | | | | | | | | | |  | |
|  | **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** | | | | | 749,211,748.53 | | | | | | | | | |  | |
|  |  |  | | |  | |  |  | | | |  |  | | |  |  |
|  |  | | | | | | | | | | | | | | |  |  |
|  | **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）** | | | | | **占资产组合比例（％）** | | | |  |  |
|  | 1 | 固定收益投资 | | | | | 945,494,532.58 | | | | | 99.43% | | | |  |  |
|  |  | 其中:银行间/交易所产品 | | | | | 864,018,491.86 | | | | | 90.86% | | | |  |  |
|  |  | 其中：回购 | | | | | 0.00 | | | | | 0.00% | | | |  |  |
|  |  | 非银行间/非交易所产品 | | | | | 81,476,040.72 | | | | | 8.57% | | | |  |  |
|  | 2 | 银行存款合计 | | | | | 5,457,005.50 | | | | | 0.57% | | | |  |  |
|  | 3 | 其他资产 | | | | | 0.00 | | | | | 0.00% | | | |  |  |
|  | 4 | 合计 | | | | | 950,951,538.08 | | | | | 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 | | | | | | 101,512,970.08 | | | | | 10.68% | | | |  |
|  |  | 其中：政策性金融债 | | | | | | 50,500,672.13 | | | | | 5.31% | | | |  |
|  | 4 | 企业债券 | | | | | | 741,848,169.73 | | | | | 78.01% | | | |  |
|  | 5 | 企业短期融资券 | | | | | | 0.00 | | | | | 0.00% | | | |  |
|  | 6 | 可转债 | | | | | | 0.00 | | | | | 0.00% | | | |  |
|  | 7 | 其他 | | | | | | 20,657,352.05 | | | | | 2.17% | | | |  |
|  | 8 | 合计 | | | | | | 864,018,491.86 | | | | | 90.86% | | | |  |
|  |  | | | | | | | | | | | | | |  |  | |
|  | 3.3 报告期末产品资产组合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)** | | | **占资产组合净值比例（％）** |  |  | |
|  |  |  | |
|  | 1 | 19088042 | 南京江宁城市建设集团有限公司2019年度第一期理财直接融资工具 | | | | | | 60,000,000.00 | | 60,330,904.11 | | | 7.66% |  |  | |
|  | 2 | 163105 | 20国君G1 | | | | | | 50,000,000.00 | | 51,012,297.95 | | | 6.48% |  |  | |
|  | 3 | 200201 | 20国开01 | | | | | | 50,000,000.00 | | 50,500,672.13 | | | 6.41% |  |  | |
|  | 4 | 101800369 | 18豫投资MTN002 | | | | | | 40,000,000.00 | | 42,915,880.22 | | | 5.45% |  |  | |
|  | 5 | 151553 | 19常新D2 | | | | | | 40,000,000.00 | | 41,823,369.56 | | | 5.31% |  |  | |
|  | 6 | 151965 | 19晋佳01 | | | | | | 40,000,000.00 | | 41,712,288.32 | | | 5.30% |  |  | |
|  | 7 | 162016 | 19余工01 | | | | | | 40,000,000.00 | | 41,389,474.74 | | | 5.25% |  |  | |
|  | 8 | 101800778 | 18成都高新MTN001 | | | | | | 30,000,000.00 | | 32,402,073.61 | | | 4.11% |  |  | |
|  | 9 | 135353 | 16武经01 | | | | | | 30,000,000.00 | | 31,683,919.31 | | | 4.02% |  |  | |
|  | 10 | 151468 | 19建邺01 | | | | | | 30,000,000.00 | | 31,367,952.61 | | | 3.98% |  |  | |
|  |  |  |  |  | | | | |  |  |  | | |  |  |  | |
|  | 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（%）** | | | | | |  | |
|  | 55,957,677.63 | | | 787,744,253.44 | | | | | | 7.10% | | | | | |  | |
|  |  |  |  |  | | | | |  |  |  | | |  |  |  | |
|  | 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、同业存单及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 | | | | | | | | | | | | | | |  | |
|  | 2020年03月31日 | | | | | | | | | | | | | | |  | |