|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **“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：2020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2020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12号 | | | | | | | | |  | |
|  | **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** | | | | 3,431,288,478.08 | | | | | | | | |  | |
|  | **报告期末单位净值** | | | | 1.0745 | | | | | | | | |  | |
|  | **报告期末累计单位净值** | | | | 1.0745 | | | | | | | | |  | |
|  | **报告期末净值增长率（年化）** | | | | 4.6074% | | | | | | | | |  | |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **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 | | | | 3,904,889,519.26 | | | | | 99.97% | | |  | |
|  |  | 其中:银行间/交易所产品 | | | | 3,519,192,120.47 | | | | | 90.10% | | |  | |
|  |  | 其中：回购 | | | | 157,480,631.04 | | | | | 4.03% | | |  | |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  |  | 非银行间/非交易所产品 | | | | 385,697,398.79 | | | | | 9.87% | | |  |  |
|  | 2 | 银行存款合计 | | | | 1,089,128.17 | | | | | 0.03% | | |  |  |
|  | 3 | 其他资产 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  | 4 | 合计 | | | | 3,905,978,647.43 | | | | | 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 | | | | | 131,427,261.20 | | | | | 3.36% | | |  |
|  | 2 | 央行票据 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 3 | 金融债券 | | | | | 278,703,244.29 | | | | | 7.14% | | |  |
|  |  | 其中：政策性金融债 | | | | | 185,083,409.27 | | | | | 4.74% | | |  |
|  | 4 | 企业债券 | | | | | 2,838,878,981.13 | | | | | 72.68% | | |  |
|  | 5 | 企业短期融资券 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 6 | 可转债 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 7 | 其他 | | | | | 112,702,002.81 | | | | | 2.89% | | |  |
|  | 8 | 合计 | | | | | 3,361,711,489.43 | | | | | 86.07% | | |  |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  | 3.3 报告期末按市值占产品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)** | | | **占产品资产组合净值比例（％）** |  |  |
|  | 1 | - | 回购 | | | | | 169,500,000.00 | | 157,480,631.04 | | | 4.27% |  |  |
|  | 2 | 190202 | 19国开02 | | | | | 100,000,000.00 | | 103,347,462.30 | | | 2.80% |  |  |
|  | 3 | 19088128 | 绍兴市上虞区国有资本投资运营有限公司2019年度第一期理财直接融资工具 | | | | | 100,000,000.00 | | 100,275,000.00 | | | 2.72% |  |  |
|  | 4 | 031800569 | 18甬城投PPN001 | | | | | 80,000,000.00 | | 82,049,391.40 | | | 2.23% |  |  |
|  | 5 | 200011 | 20附息国债11 | | | | | 80,000,000.00 | | 80,696,748.49 | | | 2.19% |  |  |
|  | 6 | 888-18088059 | 淮安市水利控股集团有限公司2018年度第一期理财直接融资工具 | | | | | 80,000,000.00 | | 80,657,457.80 | | | 2.19% |  |  |
|  | 7 | 114889 | 20海仰01 | | | | | 80,000,000.00 | | 80,031,824.66 | | | 2.17% |  |  |
|  | 8 | 118969 | 17东财C1 | | | | | 70,000,000.00 | | 73,306,458.58 | | | 1.99% |  |  |
|  | 9 | 888-19088126 | 无锡市太湖新城发展集团有限公司2019年度第二期理财直接融资工具 | | | | | 70,000,000.00 | | 72,044,191.78 | | | 1.95% |  |  |
|  |  |  |  |  | | | |  |  |  | | |  |  | |
|  | 10 | 101800755 | 18陕投集团MTN004 | | | | | 60,000,000.00 | | 62,822,630.14 | | | 1.70% |  | |
|  |  |  |  |  | | | |  |  |  | | |  |  | |
|  | 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（%）** | | | | |  | |
|  | 52,248,282.81 | | | 3,686,794,472.93 | | | | | 1.42% | | | | |  | |
|  |  |  |  |  | | | |  |  |  | | |  |  | |
|  | 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 | | | | | | | | | | | | |  | |
|  | 2020年12月31日 | | | | | | | | | | | | |  | |