|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **“金港湾瑞享稳健增利多策略24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：2021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2021年08月25日起至12月31日止。 | | | | | | | | | | | | |  | |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **2 产品概况** | | | | | | | | | | | | |  | |
|  | **产品名称** | | | | 金港湾瑞享稳健增利多策略24个月净值型人民币理财产品 | | | | | | | | |  | |
|  | **产品编码** | | | | RX24 | | | | | | | | |  | |
|  | **全国银行业理财信息登记系统编码** | | | | C1115621000009 | | | | | | | | |  | |
|  | **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** | | | | 291,235,940.35 | | | | | | | | |  | |
|  | **报告期末单位净值** | | | | 1.0175 | | | | | | | | |  | |
|  | **报告期末累计单位净值** | | | | 1.0175 | | | | | | | | |  | |
|  | **报告期末净值增长率（年化）** | | | | 4.9619% | | | | | | | | |  | |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **3 资产组合报告** | | | | | | | | | | | | |  | |
|  | 3.1 报告期末资产组合情况 | | | | | | | | | | | | |  | |
|  | **序号** | **项目** | | | | **金额（元）** | | | | | **占资产组合比例（%）** | | |  | |
|  | 1 | 固定收益投资 | | | | 356,515,381.47 | | | | | 97.40% | | |  | |
|  |  | 其中:银行间/交易所产品 | | | | 282,384,358.95 | | | | | 77.15% | | |  | |
|  |  | 其中：回购 | | | | 20,023,604.50 | | | | | 5.47% | | |  | |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  |  | 非银行间/非交易所产品 | | | | 74,131,022.52 | | | | | 20.25% | | |  |  |
|  | 2 | 权益投资 | | | | 4,996,148.74 | | | | | 1.36% | | |  |  |
|  |  | 其中：基金 | | | | 4,996,148.74 | | | | | 1.36% | | |  |  |
|  | 3 | 银行存款合计 | | | | 4,522,288.21 | | | | | 1.24% | | |  |  |
|  | 4 | 其他资产 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  | 5 | 合计 | | | | 366,033,818.42 | | | | | 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 | | | | | 101,195,514.29 | | | | | 27.65% | | |  |
|  | 2 | 央行票据 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 3 | 金融债券 | | | | | 10,069,519.86 | | | | | 2.75% | | |  |
|  |  | 其中：政策性金融债 | | | | | 10,069,519.86 | | | | | 2.75% | | |  |
|  | 4 | 企业债券 | | | | | 151,095,720.30 | | | | | 41.28% | | |  |
|  | 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 | | | | | 262,360,754.45 | | | | | 71.68% | | |  |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  | 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 | 059211 | 博时基金智享FOF1号 | | | | | 55,417,308.97 | | 58,077,339.80 | | | 19.60% |  |  |
|  | 2 | 210012 | 21附息国债12 | | | | | 50,000,000.00 | | 50,457,260.96 | | | 17.03% |  |  |
|  | 3 | 210011 | 21附息国债11 | | | | | 40,000,000.00 | | 40,617,408.22 | | | 13.71% |  |  |
|  | 4 | 197986 | 21鹿城Y1 | | | | | 20,000,000.00 | | 20,036,986.30 | | | 6.76% |  |  |
|  | 5 |  | 回购 | | | | | 21,100,000.00 | | 20,023,604.50 | | | 6.76% |  |  |
|  | 6 | 196030 | 21胶州湾 | | | | | 20,000,000.00 | | 20,010,931.51 | | | 6.75% |  |  |
|  | 7 | 196040 | 21溧源03 | | | | | 20,000,000.00 | | 20,004,526.03 | | | 6.75% |  |  |
|  | 8 | 102000598 | 20杭州交投MTN001 | | | | | 10,000,000.00 | | 10,281,307.26 | | | 3.47% |  |  |
|  |  |  |  |  | | | |  |  |  | | |  |  | |
|  | 9 | 101901661 | 19陕延油MTN012 | | | | | 10,000,000.00 | | 10,268,868.90 | | | 3.47% |  | |
|  | 10 | 197149 | 21湖经01 | | | | | 10,000,000.00 | | 10,149,941.58 | | | 3.43% |  | |
|  |  |  |  |  | | | |  |  |  | | |  |  | |
|  | 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（%）** | | | | |  | |
|  | 14,591,808.07 | | | 296,343,219.90 | | | | | 4.92% | | | | |  | |
|  |  |  |  |  | | | |  |  |  | | |  |  | |
|  | 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 | | | | | | | | | | | | |  | |
|  | 2021年12月31日 | | | | | | | | | | | | |  | |