|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **“金港湾瑞享3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：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05月12日起至12月31日止。 | | | | | | | | | | | | |  | |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **2 产品概况** | | | | | | | | | | | | |  | |
|  | **产品名称** | | | | 金港湾瑞享3号净值型人民币理财产品 | | | | | | | | |  | |
|  | **产品编码** | | | | RX03 | | | | | | | | |  | |
|  | **全国银行业理财信息登记系统编码** | | | | C1115621000005 | | | | | | | | |  | |
|  | **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** | | | | 263,686,791.99 | | | | | | | | |  | |
|  | **报告期末单位净值** | | | | 1.0278 | | | | | | | | |  | |
|  | **报告期末累计单位净值** | | | | 1.0278 | | | | | | | | |  | |
|  | **报告期末净值增长率（年化）** | | | | 4.3328% | | | | | | | | |  | |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **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 | | | | 338,732,012.67 | | | | | 98.88% | | |  | |
|  |  | 其中:银行间/交易所产品 | | | | 265,354,009.90 | | | | | 77.46% | | |  | |
|  |  | 其中：回购 | | | | 0.00 | | | | | 0.00% | | |  | |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  |  | 非银行间/非交易所产品 | | | | 73,378,002.77 | | | | | 21.42% | | |  |  |
|  | 2 | 银行存款合计 | | | | 3,845,381.44 | | | | | 1.12% | | |  |  |
|  | 3 | 其他资产 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  | 4 | 合计 | | | | 342,577,394.11 | | | | | 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 | | | | | 50,753,933.84 | | | | | 14.82% | | |  |
|  | 2 | 央行票据 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 3 | 金融债券 | | | | | 20,463,104.66 | | | | | 5.97% | | |  |
|  |  | 其中：政策性金融债 | | | | | 20,463,104.66 | | | | | 5.97% | | |  |
|  | 4 | 企业债券 | | | | | 194,136,971.40 | | | | | 56.67% | | |  |
|  | 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 | | | | | 265,354,009.90 | | | | | 77.46% | | |  |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  | 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 | | | | | 70,910,323.51 | | 73,378,002.77 | | | 27.08% |  |  |
|  | 2 | 2105489 | 21天津债20 | | | | | 30,000,000.00 | | 30,472,958.22 | | | 11.24% |  |  |
|  | 3 | 178377 | 21鄞开02 | | | | | 20,000,000.00 | | 20,568,590.03 | | | 7.59% |  |  |
|  | 4 | 190207 | 19国开07 | | | | | 20,000,000.00 | | 20,463,104.66 | | | 7.55% |  |  |
|  | 5 | 032100842 | 21华靖资产PPN001 | | | | | 20,000,000.00 | | 20,438,994.52 | | | 7.54% |  |  |
|  | 6 | 196732 | 21通投01 | | | | | 20,000,000.00 | | 20,413,698.63 | | | 7.53% |  |  |
|  | 7 | 196580 | 21下应01 | | | | | 20,000,000.00 | | 20,362,016.44 | | | 7.51% |  |  |
|  | 8 | 2105450 | 21北京债25 | | | | | 20,000,000.00 | | 20,280,975.62 | | | 7.48% |  |  |
|  | 9 | 197149 | 21湖经01 | | | | | 20,000,000.00 | | 20,249,863.01 | | | 7.47% |  |  |
|  | 10 | 102101194 | 21丹投MTN001 | | | | | 10,000,000.00 | | 10,418,867.95 | | | 3.84% |  |  |
|  |  | | |  | | | | |  | | | | |  | |
|  | 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（%）** | | | | |  | |
|  | 24,308,486.10 | | | 271,011,346.74 | | | | | 8.97% | | | | |  | |
|  |  | | |  | | | | |  | | | | |  | |
|  | 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 | | | | | | | | | | | | |  | |