|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **“金港湾瑞享12号B款”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：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03月17日起至12月31日止。 | | | | | | | | | | | | |  | |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **2 产品概况** | | | | | | | | | | | | |  | |
|  | **产品名称** | | | | 金港湾瑞享12号B款净值型人民币理财产品 | | | | | | | | |  | |
|  | **产品编码** | | | | RX12B | | | | | | | | |  | |
|  | **全国银行业理财信息登记系统编码** | | | | C1115620000014 | | | | | | | | |  | |
|  | **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** | | | | 1,518,101,496.73 | | | | | | | | |  | |
|  | **报告期末单位净值** | | | | 1.0341 | | | | | | | | |  | |
|  | **报告期末累计单位净值** | | | | 1.0341 | | | | | | | | |  | |
|  | **报告期末净值增长率（年化）** | | | | 4.2934% | | | | | | | | |  | |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **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 | | | | 1,764,083,096.03 | | | | | 99.57% | | |  | |
|  |  | 其中:银行间/交易所产品 | | | | 1,446,410,540.18 | | | | | 81.64% | | |  | |
|  |  | 其中：回购 | | | | 0.00 | | | | | 0.00% | | |  | |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  |  | 非银行间/非交易所产品 | | | | 317,672,555.85 | | | | | 17.93% | | |  |  |
|  | 2 | 权益投资 | | | | 4,745,376.94 | | | | | 0.27% | | |  |  |
|  |  | 其中：基金 | | | | 4,745,376.94 | | | | | 0.27% | | |  |  |
|  | 3 | 银行存款合计 | | | | 2,879,071.82 | | | | | 0.16% | | |  |  |
|  | 4 | 其他资产 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  | 5 | 合计 | | | | 1,771,707,544.79 | | | | | 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 | | | | | 152,448,620.79 | | | | | 8.60% | | |  |
|  | 2 | 央行票据 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 3 | 金融债券 | | | | | 132,765,781.23 | | | | | 7.49% | | |  |
|  |  | 其中：政策性金融债 | | | | | 112,471,372.19 | | | | | 6.35% | | |  |
|  | 4 | 企业债券 | | | | | 1,100,287,615.92 | | | | | 62.10% | | |  |
|  | 5 | 企业短期融资券 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 6 | 可转债 | | | | | 501,384.11 | | | | | 0.03% | | |  |
|  | 7 | 其他 | | | | | 60,407,138.13 | | | | | 3.41% | | |  |
|  | 8 | 合计 | | | | | 1,446,410,540.18 | | | | | 81.64% | | |  |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  | 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 | | | | | 285,308,808.46 | | 295,237,554.99 | | | 18.81% |  |  |
|  | 2 | 178835 | 21淹城01 | | | | | 70,000,000.00 | | 71,753,797.26 | | | 4.57% |  |  |
|  | 3 | 190207 | 19国开07 | | | | | 60,000,000.00 | | 61,389,313.97 | | | 3.91% |  |  |
|  | 4 | 178876 | 21绿投01 | | | | | 50,000,000.00 | | 51,326,027.40 | | | 3.27% |  |  |
|  | 5 | 178633 | 21武高02 | | | | | 50,000,000.00 | | 51,288,356.17 | | | 3.27% |  |  |
|  | 6 | 210012 | 21附息国债12 | | | | | 50,000,000.00 | | 50,457,260.96 | | | 3.21% |  |  |
|  | 7 | 032191446 | 21绍兴柯桥PPN002 | | | | | 50,000,000.00 | | 50,091,014.73 | | | 3.19% |  |  |
|  | 8 | 032100467 | 21溧水城建PPN003 | | | | | 40,000,000.00 | | 41,250,441.78 | | | 2.63% |  |  |
|  |  |  |  |  | | | |  |  |  | | |  |  | |
|  | 9 | 101901686 | 19华能集MTN005A | | | | | 40,000,000.00 | | 40,424,742.46 | | | 2.58% |  | |
|  | 10 | 167526 | 20富开01 | | | | | 40,000,000.00 | | 40,321,643.84 | | | 2.57% |  | |
|  |  |  |  |  | | | |  |  |  | | |  |  | |
|  | 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）** | | | **资产组合净值（元）** | | | | | **流动性资产占比（%）** | | | | |  | |
|  | 94,813,753.32 | | | 1,569,887,435.73 | | | | | 6.04% | | | | |  | |
|  |  |  |  |  | | | |  |  |  | | |  |  | |
|  | 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 | | | | | | | | | | | | |  | |