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|  | **“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：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1号净值型人民币理财产品 | | | | | | | | |  | |
|  | **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** | | | | 1,445,631,530.75 | | | | | | | | |  | |
|  | **报告期末单位净值** | | | | 1.1323 | | | | | | | | |  | |
|  | **报告期末累计单位净值** | | | | 1.1323 | | | | | | | | |  | |
|  | **报告期末净值增长率（年化）** | | | | 4.0741% | | | | | | | | |  | |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **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 | | | | 1,787,100,407.09 | | | | | 99.74% | | |  | |
|  |  | 其中:银行间/交易所产品 | | | | 1,787,100,407.09 | | | | | 99.74% | | |  | |
|  |  | 其中：回购 | | | | 0.00 | | | | | 0.00% | | |  | |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  |  | 非银行间/非交易所产品 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  | 2 | 银行存款合计 | | | | 4,595,150.59 | | | | | 0.26% | | |  |  |
|  | 3 | 其他资产 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  | 4 | 合计 | | | | 1,791,695,557.68 | | | | | 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 | | | | | 121,193,019.77 | | | | | 6.76% | | |  |
|  | 2 | 央行票据 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 3 | 金融债券 | | | | | 132,723,795.89 | | | | | 7.41% | | |  |
|  |  | 其中：政策性金融债 | | | | | 81,852,418.63 | | | | | 4.57% | | |  |
|  | 4 | 企业债券 | | | | | 1,449,378,774.08 | | | | | 80.89% | | |  |
|  | 5 | 企业短期融资券 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 6 | 可转债 | | | | | 1,131,600.37 | | | | | 0.06% | | |  |
|  | 7 | 其他 | | | | | 82,673,216.98 | | | | | 4.61% | | |  |
|  | 8 | 合计 | | | | | 1,787,100,407.09 | | | | | 99.74% | | |  |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  | 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 | 210012 | 21附息国债12 | | | | | 100,000,000.00 | | 100,914,521.92 | | | 6.16% |  |  |
|  | 2 | 190207 | 19国开07 | | | | | 80,000,000.00 | | 81,852,418.63 | | | 5.00% |  |  |
|  | 3 | 167890 | 20皋发01 | | | | | 50,000,000.00 | | 50,776,016.16 | | | 3.10% |  |  |
|  | 4 | 032100933 | 21宁海城投PPN002 | | | | | 50,000,000.00 | | 50,678,028.42 | | | 3.10% |  |  |
|  | 5 | 032000881 | 20宁技发PPN001 | | | | | 50,000,000.00 | | 50,403,397.26 | | | 3.08% |  |  |
|  | 6 | 167910 | 20鹿城01 | | | | | 50,000,000.00 | | 50,394,657.54 | | | 3.08% |  |  |
|  | 7 | 032000943 | 20温岭国资PPN003 | | | | | 50,000,000.00 | | 50,337,946.23 | | | 3.08% |  |  |
|  | 8 | 177353 | 20萧经02 | | | | | 50,000,000.00 | | 50,128,986.30 | | | 3.06% |  |  |
|  | 9 | 121718001 | 17紫金科技PRN001 | | | | | 40,000,000.00 | | 42,167,479.45 | | | 2.58% |  |  |
|  | 10 | 152034 | 18锡惠债 | | | | | 50,000,000.00 | | 41,558,683.56 | | | 2.54% |  |  |
|  |  | | |  | | | | |  | | | | |  | |
|  | 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（%）** | | | | |  | |
|  | 86,447,569.22 | | | 1,636,904,189.08 | | | | | 5.28% | | | | |  | |
|  |  | | |  | | | | |  | | | | |  | |
|  | 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 | | | | | | | | | | | | |  | |