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|  | **“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：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12号净值型人民币理财产品 | | | | | | | | |  | |
|  | **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** | | | | 2,346,700,635.10 | | | | | | | | |  | |
|  | **报告期末单位净值** | | | | 1.1214 | | | | | | | | |  | |
|  | **报告期末累计单位净值** | | | | 1.1214 | | | | | | | | |  | |
|  | **报告期末净值增长率（年化）** | | | | 4.3712% | | | | | | | | |  | |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **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 | | | | 3,225,086,891.28 | | | | | 99.89% | | |  | |
|  |  | 其中:银行间/交易所产品 | | | | 3,164,591,004.47 | | | | | 98.01% | | |  | |
|  |  | 其中：回购 | | | | 6,001,183.56 | | | | | 0.19% | | |  | |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  |  | 非银行间/非交易所产品 | | | | 60,495,886.81 | | | | | 1.87% | | |  |  |
|  | 2 | 权益投资 | | | | 595,700.00 | | | | | 0.02% | | |  |  |
|  |  | 其中：基金 | | | | 595,700.00 | | | | | 0.02% | | |  |  |
|  | 3 | 银行存款合计 | | | | 3,005,389.88 | | | | | 0.09% | | |  |  |
|  | 4 | 其他资产 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  | 5 | 合计 | | | | 3,228,687,981.16 | | | | | 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 | | | | | 284,165,017.61 | | | | | 8.80% | | |  |
|  | 2 | 央行票据 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 3 | 金融债券 | | | | | 340,322,907.93 | | | | | 10.54% | | |  |
|  |  | 其中：政策性金融债 | | | | | 206,266,259.99 | | | | | 6.39% | | |  |
|  | 4 | 企业债券 | | | | | 2,429,333,479.98 | | | | | 75.24% | | |  |
|  | 5 | 企业短期融资券 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 6 | 可转债 | | | | | 203,665.18 | | | | | 0.01% | | |  |
|  | 7 | 其他 | | | | | 104,564,750.21 | | | | | 3.24% | | |  |
|  | 8 | 合计 | | | | | 3,158,589,820.91 | | | | | 97.83% | | |  |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  | 3.3 报告期末按市值占资产组合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)** | | | **占资产组合净值比例（％）** |  |  |
|  | 1 | 173789 | 21贵州14 | | | | | 120,000,000.00 | | 122,198,291.51 | | | 4.64% |  |  |
|  | 2 | 210012 | 21附息国债12 | | | | | 100,000,000.00 | | 100,914,521.92 | | | 3.83% |  |  |
|  | 3 | 114889 | 20海仰01 | | | | | 80,000,000.00 | | 80,031,824.66 | | | 3.04% |  |  |
|  | 4 | 118969 | 17东财C1 | | | | | 70,000,000.00 | | 72,062,675.26 | | | 2.74% |  |  |
|  | 5 | 031775014 | 17江宁交通PPN001 | | | | | 60,000,000.00 | | 61,727,279.55 | | | 2.35% |  |  |
|  | 6 | 059211 | 博时基金智享FOF1号 | | | | | 57,725,082.83 | | 60,495,886.81 | | | 2.30% |  |  |
|  | 7 | 177543 | 21南湖01 | | | | | 50,000,000.00 | | 52,304,931.51 | | | 1.99% |  |  |
|  | 8 | 177782 | 21国创01 | | | | | 50,000,000.00 | | 52,013,150.69 | | | 1.98% |  |  |
|  |  |  |  |  | | | |  |  |  | | |  |  | |
|  | 9 | 170206 | 17国开06 | | | | | 50,000,000.00 | | 51,697,273.97 | | | 1.96% |  | |
|  | 10 | 166192 | 20邗江01 | | | | | 50,000,000.00 | | 51,693,944.63 | | | 1.96% |  | |
|  |  |  |  |  | | | |  |  |  | | |  |  | |
|  | 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（%）** | | | | |  | |
|  | 156,618,743.30 | | | 2,631,663,129.68 | | | | | 5.95% | | | | |  | |
|  |  |  |  |  | | | |  |  |  | | |  |  | |
|  | 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 | | | | | | | | | | | | |  | |