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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **“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：2022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2022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** | | | | 813,311,204.88 | | | | | | | | |  | |
|  | **报告期末单位净值** | | | | 1.0390 | | | | | | | | |  | |
|  | **报告期末累计单位净值** | | | | 1.0390 | | | | | | | | |  | |
|  | **报告期末净值增长率（年化）** | | | | 2.1100% | | | | | | | | |  | |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **3 资产组合报告** | | | | | | | | | | | | |  | |
|  | 3.1 报告期末产品资产组合情况 | | | | | | | | | | | | |  | |
|  | **序号** | **项目** | | | | **金额（元）** | | | | | **占资产组合比例（%）** | | |  | |
|  | 1 | 固定收益投资 | | | | 1,030,255,137.74 | | | | | 99.16% | | |  | |
|  |  | 其中:银行间/交易所产品 | | | | 972,808,366.43 | | | | | 93.63% | | |  | |
|  |  | 其中：回购 | | | | 0.00 | | | | | 0.00% | | |  | |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  |  | 非银行间/非交易所产品 | | | | 57,446,771.31 | | | | | 5.53% | | |  |  |
|  | 2 | 权益投资 | | | | 2,513,250.00 | | | | | 0.24% | | |  |  |
|  |  | 其中：基金 | | | | 2,513,250.00 | | | | | 0.24% | | |  |  |
|  | 3 | 银行存款合计 | | | | 6,192,828.13 | | | | | 0.60% | | |  |  |
|  | 4 | 其他资产 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  | 5 | 合计 | | | | 1,038,961,215.87 | | | | | 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 | | | | | 40,878,069.59 | | | | | 3.93% | | |  |
|  | 2 | 央行票据 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 3 | 金融债券 | | | | | 235,364,099.87 | | | | | 22.65% | | |  |
|  |  | 其中：政策性金融债 | | | | | 50,239,245.89 | | | | | 4.84% | | |  |
|  | 4 | 企业债券 | | | | | 696,566,196.97 | | | | | 67.04% | | |  |
|  | 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 | | | | | 972,808,366.43 | | | | | 93.62% | | |  |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  | 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 | 2128017 | 21中信银行永续债 | | | | | 100,000,000.00 | | 103,631,812.33 | | | 12.26% |  |  |
|  | 2 | 102100708 | 21南浦口MTN001 | | | | | 50,000,000.00 | | 51,512,350.68 | | | 6.10% |  |  |
|  | 3 | 2028023 | 20招商银行永续债01 | | | | | 50,000,000.00 | | 51,162,278.77 | | | 6.05% |  |  |
|  | 4 | 102280728 | 22嘉兴高新MTN001 | | | | | 50,000,000.00 | | 50,409,045.21 | | | 5.97% |  |  |
|  | 5 | 2105440 | 21吉林债19 | | | | | 40,000,000.00 | | 40,878,069.59 | | | 4.84% |  |  |
|  | 6 | 177051 | 20即墨01 | | | | | 40,000,000.00 | | 40,336,916.96 | | | 4.77% |  |  |
|  | 7 | 220408 | 22农发08 | | | | | 40,000,000.00 | | 40,074,289.86 | | | 4.74% |  |  |
|  | 8 | 032280086 | 22环太湖PPN001 | | | | | 30,000,000.00 | | 31,402,918.15 | | | 3.72% |  |  |
|  |  |  |  |  | | | |  |  |  | | |  |  | |
|  | 9 | 032280171 | 22青岛世园PPN001 | | | | | 30,000,000.00 | | 31,393,375.68 | | | 3.72% |  | |
|  | 10 | 196167 | 22长交D1 | | | | | 30,000,000.00 | | 31,272,821.92 | | | 3.70% |  | |
|  |  |  |  |  | | | |  |  |  | | |  |  | |
|  | 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（%）** | | | | |  | |
|  | 56,432,074.02 | | | 845,035,930.54 | | | | | 6.68% | | | | |  | |
|  |  |  |  |  | | | |  |  |  | | |  |  | |
|  | 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 | | | | | | | | | | | | |  | |
|  | 2022年12月31日 | | | | | | | | | | | | |  | |