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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **“金港湾瑞享6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：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6号净值型人民币理财产品 | | | | | | | | |  | |
|  | **产品编码** | | | | RX06 | | | | | | | | |  | |
|  | **全国银行业理财信息登记系统编码** | | | | C1115619000070 | | | | | | | | |  | |
|  | **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** | | | | 1,343,324,375.97 | | | | | | | | |  | |
|  | **报告期末单位净值** | | | | 1.1565 | | | | | | | | |  | |
|  | **报告期末累计单位净值** | | | | 1.1565 | | | | | | | | |  | |
|  | **报告期末净值增长率（年化）** | | | | 3.4870% | | | | | | | | |  | |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **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 | | | | 1,961,794,267.96 | | | | | 99.69% | | |  | |
|  |  | 其中:银行间/交易所产品 | | | | 1,564,752,051.81 | | | | | 79.51% | | |  | |
|  |  | 其中：回购 | | | | 30,005,178.40 | | | | | 1.52% | | |  | |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  |  | 非银行间/非交易所产品 | | | | 397,042,216.15 | | | | | 20.18% | | |  |  |
|  | 2 | 银行存款合计 | | | | 6,190,064.90 | | | | | 0.31% | | |  |  |
|  | 3 | 其他资产 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  | 4 | 合计 | | | | 1,967,984,332.86 | | | | | 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 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 2 | 央行票据 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 3 | 金融债券 | | | | | 131,948,542.05 | | | | | 6.70% | | |  |
|  |  | 其中：政策性金融债 | | | | | 101,411,870.00 | | | | | 5.15% | | |  |
|  | 4 | 企业债券 | | | | | 1,382,545,947.80 | | | | | 70.25% | | |  |
|  | 5 | 企业短期融资券 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 6 | 可转债 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 7 | 其他 | | | | | 20,252,383.56 | | | | | 1.03% | | |  |
|  | 8 | 合计 | | | | | 1,534,746,873.41 | | | | | 77.99% | | |  |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  | 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 | | | | | 356,949,624.30 | | 387,056,618.89 | | | 24.91% |  |  |
|  | 2 | 200202 | 20国开02 | | | | | 70,000,000.00 | | 70,917,001.92 | | | 4.56% |  |  |
|  | 3 | 188311 | 21虞国01 | | | | | 50,000,000.00 | | 51,023,350.69 | | | 3.28% |  |  |
|  | 4 | 102102076 | 21南昌水投MTN001 | | | | | 50,000,000.00 | | 50,316,450.00 | | | 3.24% |  |  |
|  | 5 | 102103201 | 21湖州城投MTN003(乡村振兴) | | | | | 50,000,000.00 | | 49,932,564.38 | | | 3.21% |  |  |
|  | 6 | 178136 | G21绍滨1 | | | | | 40,000,000.00 | | 41,431,945.20 | | | 2.67% |  |  |
|  | 7 | 177987 | 21丽水01 | | | | | 40,000,000.00 | | 41,297,972.60 | | | 2.66% |  |  |
|  | 8 | 178633 | 21武高02 | | | | | 40,000,000.00 | | 41,030,684.93 | | | 2.64% |  |  |
|  | 9 | 032280562 | 22洛阳城乡PPN007 | | | | | 40,000,000.00 | | 40,793,150.68 | | | 2.63% |  |  |
|  | 10 | 178060 | 21余投01 | | | | | 30,000,000.00 | | 31,115,342.47 | | | 2.00% |  |  |
|  |  | | |  | | | | |  | | | | |  | |
|  | 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（%）** | | | | |  | |
|  | 107,601,934.90 | | | 1,553,549,572.54 | | | | | 6.93% | | | | |  | |
|  |  | | |  | | | | |  | | | | |  | |
|  | 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 | | | | | | | | | | | | |  | |