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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **“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：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** | | | | 1,712,302,684.70 | | | | | | | | |  | |
|  | **报告期末单位净值** | | | | 1.0753 | | | | | | | | |  | |
|  | **报告期末累计单位净值** | | | | 1.0753 | | | | | | | | |  | |
|  | **报告期末净值增长率（年化）** | | | | 3.9837% | | | | | | | | |  | |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **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 | | | | 2,303,668,082.76 | | | | | 99.88% | | |  | |
|  |  | 其中:银行间/交易所产品 | | | | 1,848,355,576.49 | | | | | 80.14% | | |  | |
|  |  | 其中：回购 | | | | 71,022,590.33 | | | | | 3.08% | | |  | |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  |  | 非银行间/非交易所产品 | | | | 455,312,506.27 | | | | | 19.74% | | |  |  |
|  | 2 | 权益投资 | | | | 1,420,859.10 | | | | | 0.06% | | |  |  |
|  |  | 其中：基金 | | | | 1,420,859.10 | | | | | 0.06% | | |  |  |
|  | 3 | 银行存款合计 | | | | 1,268,846.45 | | | | | 0.06% | | |  |  |
|  | 4 | 其他资产 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  | 5 | 合计 | | | | 2,306,357,788.31 | | | | | 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 | | | | | 143,064,543.84 | | | | | 6.20% | | |  |
|  | 2 | 央行票据 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 3 | 金融债券 | | | | | 233,679,485.07 | | | | | 10.13% | | |  |
|  |  | 其中：政策性金融债 | | | | | 223,532,088.77 | | | | | 9.69% | | |  |
|  | 4 | 企业债券 | | | | | 1,380,079,002.97 | | | | | 59.84% | | |  |
|  | 5 | 企业短期融资券 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 6 | 可转债 | | | | | 424,459.99 | | | | | 0.02% | | |  |
|  | 7 | 其他 | | | | | 20,085,494.29 | | | | | 0.87% | | |  |
|  | 8 | 合计 | | | | | 1,777,332,986.16 | | | | | 77.06% | | |  |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  | 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 | | | | | 381,048,396.77 | | 413,188,007.63 | | | 22.44% |  |  |
|  | 2 | 2205108 | 22湖南债02 | | | | | 100,000,000.00 | | 102,158,631.51 | | | 5.55% |  |  |
|  | 3 | 210218 | 21国开18 | | | | | 100,000,000.00 | | 100,946,552.05 | | | 5.48% |  |  |
|  | 4 | 178835 | 21淹城01 | | | | | 70,000,000.00 | | 71,753,797.26 | | | 3.90% |  |  |
|  | 5 |  | 回购 | | | | | 77,700,000.00 | | 71,022,590.33 | | | 3.86% |  |  |
|  | 6 | 196298 | 22盐南01 | | | | | 50,000,000.00 | | 52,155,068.50 | | | 2.83% |  |  |
|  | 7 | 178876 | 21绿投01 | | | | | 50,000,000.00 | | 51,326,027.40 | | | 2.79% |  |  |
|  | 8 | 032191446 | 21绍兴柯桥PPN002 | | | | | 50,000,000.00 | | 50,091,014.73 | | | 2.72% |  |  |
|  |  |  |  |  | | | |  |  |  | | |  |  | |
|  | 9 | 160404 | 16农发04 | | | | | 40,000,000.00 | | 41,318,968.22 | | | 2.24% |  | |
|  | 10 | 032100467 | 21溧水城建PPN003 | | | | | 40,000,000.00 | | 41,250,441.78 | | | 2.24% |  | |
|  |  |  |  |  | | | |  |  |  | | |  |  | |
|  | 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（%）** | | | | |  | |
|  | 123,854,383.17 | | | 1,841,252,750.03 | | | | | 6.73% | | | | |  | |
|  |  |  |  |  | | | |  |  |  | | |  |  | |
|  | 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 | | | | | | | | | | | | |  | |