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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09月30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07月01日起至09月30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** | | | | 1,656,374,814.51 | | | | | | | | |  | |
|  | **报告期末单位净值** | | | | 1.1537 | | | | | | | | |  | |
|  | **报告期末累计单位净值** | | | | 1.1537 | | | | | | | | |  | |
|  | **报告期末净值增长率（年化）** | | | | 4.2732% | | | | | | | | |  | |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **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 | | | | 2,328,827,956.49 | | | | | 99.64% | | |  | |
|  |  | 其中:银行间/交易所产品 | | | | 1,918,030,930.49 | | | | | 82.07% | | |  | |
|  |  | 其中：回购 | | | | 10,001,869.14 | | | | | 0.43% | | |  | |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  |  | 非银行间/非交易所产品 | | | | 410,797,026.00 | | | | | 17.58% | | |  |  |
|  | 2 | 银行存款合计 | | | | 8,364,613.64 | | | | | 0.36% | | |  |  |
|  | 3 | 其他资产 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  | 4 | 合计 | | | | 2,337,192,570.13 | | | | | 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 | | | | | 51,099,782.88 | | | | | 2.19% | | |  |
|  | 2 | 央行票据 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 3 | 金融债券 | | | | | 307,054,222.04 | | | | | 13.14% | | |  |
|  |  | 其中：政策性金融债 | | | | | 244,812,531.63 | | | | | 10.47% | | |  |
|  | 4 | 企业债券 | | | | | 1,529,869,686.57 | | | | | 65.46% | | |  |
|  | 5 | 企业短期融资券 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 6 | 可转债 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 7 | 其他 | | | | | 20,005,369.86 | | | | | 0.86% | | |  |
|  | 8 | 合计 | | | | | 1,908,029,061.35 | | | | | 81.64% | | |  |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  | 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 | | 385,551,512.24 | | | 20.18% |  |  |
|  | 2 | 200202 | 20国开02 | | | | | 100,000,000.00 | | 100,861,980.82 | | | 5.28% |  |  |
|  | 3 | 190203 | 19国开03 | | | | | 70,000,000.00 | | 72,666,401.64 | | | 3.80% |  |  |
|  | 4 | 102102076 | 21南昌水投MTN001 | | | | | 50,000,000.00 | | 52,993,743.15 | | | 2.77% |  |  |
|  | 5 | 102103201 | 21湖州城投MTN003(乡村振兴) | | | | | 50,000,000.00 | | 51,940,784.25 | | | 2.72% |  |  |
|  | 6 | 188311 | 21虞国01 | | | | | 50,000,000.00 | | 51,564,804.11 | | | 2.70% |  |  |
|  | 7 | 2105488 | 21陕西债31 | | | | | 50,000,000.00 | | 51,099,782.88 | | | 2.67% |  |  |
|  | 8 | 200303 | 20进出03 | | | | | 50,000,000.00 | | 50,608,100.68 | | | 2.65% |  |  |
|  | 9 | 178136 | G21绍滨1 | | | | | 40,000,000.00 | | 40,963,123.29 | | | 2.14% |  |  |
|  | 10 | 177987 | 21丽水01 | | | | | 40,000,000.00 | | 40,874,520.55 | | | 2.14% |  |  |
|  |  | | |  | | | | |  | | | | |  | |
|  | 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（%）** | | | | |  | |
|  | 159,834,695.14 | | | 1,910,900,769.31 | | | | | 8.36% | | | | |  | |
|  |  | | |  | | | | |  | | | | |  | |
|  | 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09月30日 | | | | | | | | | | | | |  | |