|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **“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：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** | | | | 2,697,646,854.16 | | | | | | | | |  | |
|  | **报告期末单位净值** | | | | 1.1560 | | | | | | | | |  | |
|  | **报告期末累计单位净值** | | | | 1.1560 | | | | | | | | |  | |
|  | **报告期末净值增长率（年化）** | | | | 4.2766% | | | | | | | | |  | |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **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 | | | | 3,703,247,920.74 | | | | | 96.30% | | |  | |
|  |  | 其中:银行间/交易所产品 | | | | 3,670,384,821.41 | | | | | 95.44% | | |  | |
|  |  | 其中：回购 | | | | 0.00 | | | | | 0.00% | | |  | |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  |  | 非银行间/非交易所产品 | | | | 32,863,099.33 | | | | | 0.85% | | |  |  |
|  | 2 | 权益投资 | | | | 475,300.00 | | | | | 0.01% | | |  |  |
|  |  | 其中：基金 | | | | 475,300.00 | | | | | 0.01% | | |  |  |
|  | 3 | 银行存款合计 | | | | 141,914,595.16 | | | | | 3.69% | | |  |  |
|  | 4 | 其他资产 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  | 5 | 合计 | | | | 3,845,637,815.90 | | | | | 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 | | | | | 642,347,099.99 | | | | | 16.70% | | |  |
|  | 2 | 央行票据 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 3 | 金融债券 | | | | | 698,918,286.58 | | | | | 18.17% | | |  |
|  |  | 其中：政策性金融债 | | | | | 274,733,173.56 | | | | | 7.14% | | |  |
|  | 4 | 企业债券 | | | | | 2,222,303,932.00 | | | | | 57.79% | | |  |
|  | 5 | 企业短期融资券 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 6 | 可转债 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 7 | 其他 | | | | | 106,813,258.76 | | | | | 2.78% | | |  |
|  | 8 | 合计 | | | | | 3,670,382,577.33 | | | | | 95.44% | | |  |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  | 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 | 2271578 | 22辽宁债24 | | | | | 450,000,000.00 | | 451,797,195.21 | | | 14.49% |  |  |
|  | 2 | 2220045 | 22宁波银行03 | | | | | 100,000,000.00 | | 101,587,449.32 | | | 3.26% |  |  |
|  | 3 | 2228043 | 22中国银行小微债01 | | | | | 100,000,000.00 | | 101,416,493.15 | | | 3.25% |  |  |
|  | 4 | 220013 | 22附息国债13 | | | | | 100,000,000.00 | | 100,682,015.07 | | | 3.23% |  |  |
|  | 5 | 114889 | 20海仰01 | | | | | 80,000,000.00 | | 82,927,868.50 | | | 2.66% |  |  |
|  | 6 | 220304 | 22进出04 | | | | | 70,000,000.00 | | 70,595,994.38 | | | 2.26% |  |  |
|  | 7 | 200202 | 20国开02 | | | | | 60,000,000.00 | | 60,517,188.49 | | | 1.94% |  |  |
|  | 8 | 220018 | 22附息国债18 | | | | | 60,000,000.00 | | 59,906,511.78 | | | 1.92% |  |  |
|  |  |  |  |  | | | |  |  |  | | |  |  | |
|  | 9 | 185160 | 21泰交G4 | | | | | 50,000,000.00 | | 52,266,547.95 | | | 1.68% |  | |
|  | 10 | 167855 | 20宜经02 | | | | | 50,000,000.00 | | 52,256,657.54 | | | 1.68% |  | |
|  |  |  |  |  | | | |  |  |  | | |  |  | |
|  | 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（%）** | | | | |  | |
|  | 324,937,662.28 | | | 3,118,566,518.47 | | | | | 10.42% | | | | |  | |
|  |  |  |  |  | | | |  |  |  | | |  |  | |
|  | 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 | | | | | | | | | | | | |  | |