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|  | **“金港湾瑞享3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：宁波银行股份有限公司 | | | | | | | | | | | | |  | |
|  | 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3号净值型人民币理财产品 | | | | | | | | |  | |
|  | **产品编码** | | | | RX03 | | | | | | | | |  | |
|  | **全国银行业理财信息登记系统编码** | | | | C1115621000005 | | | | | | | | |  | |
|  | **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** | | | | 261,316,617.57 | | | | | | | | |  | |
|  | **报告期末单位净值** | | | | 1.0653 | | | | | | | | |  | |
|  | **报告期末累计单位净值** | | | | 1.0653 | | | | | | | | |  | |
|  | **报告期末净值增长率（年化）** | | | | 4.6031% | | | | | | | | |  | |
|  |  |  | | |  |  | | | | |  | | |  | |
|  | **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 | | | | 330,433,282.28 | | | | | 98.92% | | |  | |
|  |  | 其中:银行间/交易所产品 | | | | 253,841,010.99 | | | | | 75.99% | | |  | |
|  |  | 其中：回购 | | | | 0.00 | | | | | 0.00% | | |  | |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  |  | 非银行间/非交易所产品 | | | | 76,592,271.29 | | | | | 22.93% | | |  |  |
|  | 2 | 银行存款合计 | | | | 3,620,152.53 | | | | | 1.08% | | |  |  |
|  | 3 | 其他资产 | | | | 0.00 | | | | | 0.00% | | |  |  |
|  | 4 | 合计 | | | | 334,053,434.81 | | | | | 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 | | | | | 20,410,787.12 | | | | | 6.11% | | |  |
|  | 2 | 央行票据 | | | | | 0.00 | | | | | 0.00% | | |  |
|  | 3 | 金融债券 | | | | | 20,172,396.16 | | | | | 6.04% | | |  |
|  |  | 其中：政策性金融债 | | | | | 20,172,396.16 | | | | | 6.04% | | |  |
|  | 4 | 企业债券 | | | | | 213,257,827.71 | | | | | 63.84% | | |  |
|  | 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 | | | | | 253,841,010.99 | | | | | 75.99% | | |  |
|  |  |  |  | | |  |  |  | |  |  |  |  |  |  |
|  | 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 | | | | | 70,910,323.51 | | 76,592,271.29 | | | 27.51% |  |  |
|  | 2 | 2205108 | 22湖南债02 | | | | | 20,000,000.00 | | 20,410,787.12 | | | 7.33% |  |  |
|  | 3 | 178377 | 21鄞开02 | | | | | 20,000,000.00 | | 20,368,404.10 | | | 7.32% |  |  |
|  | 4 | 200202 | 20国开02 | | | | | 20,000,000.00 | | 20,172,396.16 | | | 7.25% |  |  |
|  | 5 | 196732 | 21通投01 | | | | | 20,000,000.00 | | 20,161,643.84 | | | 7.24% |  |  |
|  | 6 | 196580 | 21下应01 | | | | | 20,000,000.00 | | 20,161,380.82 | | | 7.24% |  |  |
|  | 7 | 032100842 | 21华靖资产PPN001 | | | | | 20,000,000.00 | | 20,156,299.02 | | | 7.24% |  |  |
|  | 8 | 197149 | 21湖经01 | | | | | 20,000,000.00 | | 20,007,890.41 | | | 7.19% |  |  |
|  | 9 | 101901687 | 19华能集MTN005B | | | | | 10,000,000.00 | | 10,653,793.01 | | | 3.83% |  |  |
|  | 10 | 197408 | 21如开02 | | | | | 10,000,000.00 | | 10,518,575.34 | | | 3.78% |  |  |
|  |  | | |  | | | | |  | | | | |  | |
|  | 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（%）** | | | | |  | |
|  | 23,792,548.69 | | | 278,387,620.71 | | | | | 8.55% | | | | |  | |
|  |  | | |  | | | | |  | | | | |  | |
|  | 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 | | | | | | | | | | | | |  | |